



Federal Credit Union

Since 1935

Dedicated to building life-long relationships to help you reach and manage your personal financial goals.

Smart Sense

June 2021

Online Financial Security

TopLine will never contact you to ask for your personal information.

Be aware of those that contact you and ask for your identifying information, like account numbers, PINs, CVV security codes, social security numbers, DOB; most likely this has the potential of being a scam.

Tips to Avoid Fraud

Do not fall for messages that claim to be "urgent" or "time-sensitive". Often, scammers will try to scare you into sharing your personal information. Always take time to verify the identity of the requester and remember that reputable businesses will not ask you to provide sensitive information over email or over the phone.

TopLine is here to help.
Please contact us anytime at
763-391-9494 or email
Ask@TopLinecu.com.

Current Payments

\$297.64 /MO

New Auto Loan

\$20,000, 75-month and 3.54%APR*.
Payment is \$14.89 per thousand dollars. 2017 & newer model year.

\$54.17 /MO

Home Equity LOC

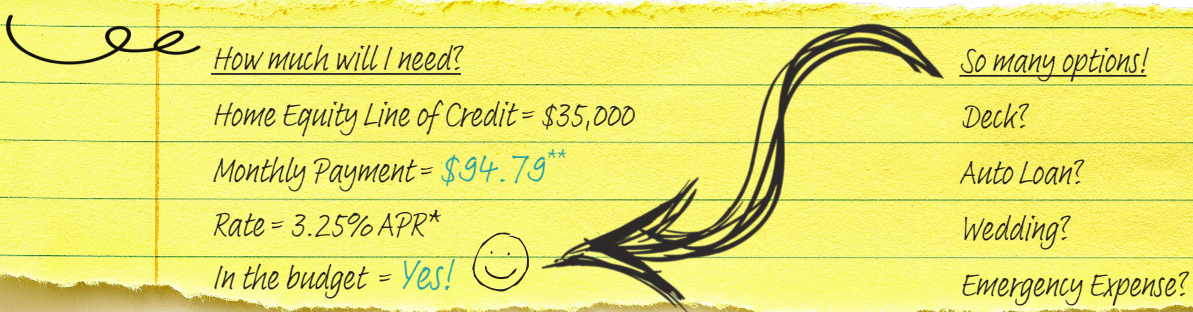
\$20,000 line and 3.25 APR** where loan to value is 70% or less. Payment is \$2.71 per thousand dollars with a \$50 minimum.

*APR is Annual Percentage Rate. APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.30%. Actual APR may vary based on credit profile, loan amount, down payment, term of loan and age of vehicle. Loan subject to approval. Loan approval based on creditworthiness. Additional terms may be available. Rates, terms and conditions subject to change. Rate listed above is on 2017 or newer vehicles. **Variable rate is subject to change monthly and is based on the Wall Street Journal Prime Rate with margin added based on credit profile and LTV. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principle and interest payments.



Summer Projects on Your To-Do List?

TopLine is here to help with our NEW Interest-Only Home Equity Line of Credit (HELOC), which allows you the flexibility to tap into the equity of your home for any reason, at any time! Plus, your monthly payment is super low!



Get started today! Apply online at www.TopLinecu.com, call 763-391-9494, or visit your local TopLine branch to learn more.

*Annual Percentage Rate (APR) starts at 3.25% to 8.24% based on your creditworthiness. APR is variable and will adjust with the market based on the Wall Street Journal Prime Rate. Rates, terms and conditions subject to change. Some restrictions may apply. Loan subject to approval and is based on creditworthiness. Closing costs may include title search, application fees, mortgage registration tax, recording fees. Property appraisal may be required. Borrower is responsible for paying the appraisal fee when it is conducted. Interest may be tax deductible. Members should consult with a tax advisor. For current rates and other details please visit www.toplinecu.com/personal/loans/home-equity, call 763-391-9494 or visit any branch. Must be eligible for membership at TopLine. Membership is required to obtain a home equity product.

TopLine Credit Union Foundation Fundraiser

The Foundation is hosting its 5th Charitable Lawn Bowling Fundraiser. Proceeds will be used to award scholarships, fund financial education and counseling programs, support non-profit charitable organizations and foster community give-back efforts.

EVENT DETAILS

Date: Thursday, July 15, 2021

Location: Brookview Golf and Lawn Bowling

Time: 10:00am-3:30pm

Cost: \$150 per player or other sponsorship opportunities available



Space is limited. Sign up by June 30, 2021!

For more details, visit www.TopLinecu.com/Foundation/Fundraising-Event

We look forward to seeing you on the bowling greens!

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Federal Tax ID # is 46-4335752.

June is National Internet Safety Month.

The kick-off to summer brings increased internet and mobile device use. Here are some easy ways to stay safe and more secure online.

- Keep all devices free from infection and malware by keeping all critical software security software, web browsers, apps and operating systems—up-to-date.
 - Secure your accounts by making passwords long, strong and unique with at least 9 characters.
 - If an email, social media message or text message looks suspicious, even if you know the source, delete it.
- For more safety tips visit www.TopLinecu.com/resources/financial-education/security



TopLine sponsors PoP Kids' Club at the Maple Grove Farmer's Market.

TopLine is teaming up for the six year with the Maple Grove Farmers Market to sponsor the "Power of Produce" (PoP) Kids' Club.

Parents with children ages 4–12 are invited to stop by the market and sign-up for the free PoP Kids' Club. Each child receives a \$2 token each week to purchase fresh fruits, veggies, or food-bearing plants at the market.



It's a fun way for parents and kids to start conversations about money and use these discussions in a real-life, hands-on experience at the market.

The PoP Club runs every Thursday, May 13 through October 21, from 3:00–7:00pm at the Maple Grove Community Center—12951 Weaver Lake Road.

TopLine will be hosting a special event at the market on July 8, stop by and see us!

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BRANCH HOURS & LOCATIONS

Bloomington

5221 Viking Drive
Bloomington, MN 55435

LOBBY

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–1PM

DRIVE-THRU

Mon–Fri: 8:30AM–6PM
Sat: 9AM–1PM

Brooklyn Park

Park Place Promenade
9790 Schreiber Terrace North
Brooklyn Park, MN 55445

LOBBY

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–1PM

DRIVE-THRU

Mon–Fri: 8:30AM–6PM
Sat: 9AM–1PM

Como Park

976 North Lexington Parkway
St. Paul, MN 55103

LOBBY

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–1PM

DRIVE-THRU

Mon–Fri: 8:30AM–6PM
Sat: 9AM–1PM

Maple Grove

9353 Jefferson Highway
Maple Grove, MN 55369

LOBBY

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–1PM

DRIVE-THRU

Mon–Fri: 8:30AM–6PM
Sat: 9AM–1PM

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North
Plymouth, MN 55442

LOBBY

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–1PM

DRIVE-THRU

Mon–Fri: 8:30AM–6PM
Sat: 9AM–1PM

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Connect with TopLine on social media!



TopLine
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