

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

August 2023

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 or date of birth; most likely this has the potential of being a scam.

Tips To Avoid Fraud

Destroy private records. Shred credit card statements, ATM, credit or debit card receipts, bank deposit receipts, loan solicitations and other documents that contain private financial information. TopLine provides free shred bins at all locations.

TopLine is here to help. Learn more about the most common financial scams at [TopLinecu.com/resources/security/financial-scams](https://www.TopLinecu.com/resources/security/financial-scams)

CURRENT PAYMENTS

New auto loans

\$325.67 /MO

\$20,000, 75-month and 6.54% APR*. Payment is \$16.28 per thousand dollars. 2019 & newer model year.

Home equity line of credit

\$133.17 /MO

\$20,000 line and 7.99% APR** where LTV is 70% or less. Payment is \$6.66 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 0.25%. 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 2019 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.

TopLine has been recognized as a 2023 StarTribune National Standard Top Workplace!



TopLine is thrilled to announce that we have been selected as a **2023 StarTribune National Standard Top Workplace** for the sixth year.

StarTribune's Top Workplaces recognizes the most progressive companies in Minnesota based on employee opinions measuring company culture that include: engagement, organizational health and overall satisfaction.

Thank you to our employees for sharing their comments and making TopLine a great place to work!

To learn more visit: www.startribune.com/mn-top-workplaces

\$30,000 in TopLine Credit Union Foundation Scholarships are available for members.

TopLine Credit Union Foundation will be awarding \$30,000 in scholarship money to TopLine members who are continuing their education. The scholarship awards include thirty \$1,000 scholarships.

Any individual planning to pursue or continue post-secondary education by attending a college or university, graduate school, or a 2-4 year community, vocational or technical college in the fall of 2023 is eligible. All eligible schools must be accredited by the U.S. Department of Education.

- Those interested need to complete a one-page application form and submit an essay (500 words or less) answering the question *"Describe a time, event or individual in your life that has influenced you as a person and how will this guide your future?"*
- Application deadline is August 31, 2023
- Scholarship recipients will be selected and notified by October 14, 2023



For more information or to apply, visit www.TopLinecu.com/Foundation, email Foundation@TopLinecu.com or call 763-391-9494.

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

Certified Credit Union Financial Counselor

TopLine is committed to enhancing the training of our employees, with emphasis on a member-first approach in providing financial guidance and financial education resources for members and our communities.

Twenty-three TopLine employees successfully completed CUNA's Enhanced Financial Counseling Certification Program (FiCep) to further financial knowledge and provide an elevated level of financial wellness guidance and expertise.

Congratulations to TopLine employees who received their Certified Credit Union Financial Counselor (CCUFC) designation!



Back-to-School Supply Drive



During July and August, TopLine will be collecting school supplies at all branch locations to benefit Avenues for Youth, Community Emergency Assistance Programs (CEAP) and Keystone Community Services.

- #2 Pencils
- Backpacks
- USB drives
- Erasers
- Glue sticks
- Loose-leaf paper
- Notebooks
- Pencil sharpeners
- Protractors
- Pocket folders
- Safety rulers
- School boxes

It's easy! Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through August 19, 2023.

Earn cash back on your summer travel and back to school shopping.

It's so easy! While you're enjoying your summer get-away and stocking up on notebooks, pencils and more for the new school year, use your TopLine Rewards Visa Signature or Platinum Rewards Visa to earn cash back on every purchase. Plus, enjoy tap to pay capabilities with enhanced security and a low variable APR. Add your credit card to your digital wallet like Apple Pay, Google Pay or Samsung Pay for extra convenience!

Want to start earning cash back? Apply today! Visit www.TopLinecu.com, call us at 763-391-9494 or stop by any branch location.

BOARD OF DIRECTORS

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Mick Olson
 763-391-9494
president@TopLinecu.com

TopLine Financial Credit Union

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 800-626-1448
Ask@TopLinecu.com
www.TopLinecu.com



TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act. This credit union is federally insured by National Credit Union Administration.

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TopLine is an Equal Opportunity Employer EOE.
 NMLS# 654913

BRANCH HOURS & LOCATIONS

Bloomington

5221 Viking Drive
 Bloomington, MN 55435

LOBBY

Mon - Thu: 9AM - 5PM
 Fri: 9AM - 6PM
 Sat: 9AM - 12PM

DRIVE-THRU

Mon - Thu: 8:30AM - 5PM
 Fri: 8:30AM - 6PM
 Sat: 9AM - 12PM

Brooklyn Park

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

LOBBY

Mon - Thu: 9AM - 5PM
 Fri: 9AM - 6PM
 Sat: 9AM - 12PM

DRIVE-THRU

Mon - Thu: 8:30AM - 5PM
 Fri: 8:30AM - 6PM
 Sat: 9AM - 12PM

Como Park

976 Lexington Parkway
 St. Paul, MN 55103

LOBBY

Mon - Thu: 9AM - 5PM
 Fri: 9AM - 6PM
 Sat: 9AM - 12PM

DRIVE-THRU

Mon - Thu: 8:30AM - 5PM
 Fri: 8:30AM - 6PM
 Sat: 9AM - 12PM

Maple Grove

9353 Jefferson Highway
 Maple Grove, MN 55369

LOBBY

Mon - Thu: 9AM - 5PM
 Fri: 9AM - 6PM
 Sat: 9AM - 12PM

DRIVE-THRU

Mon - Thu: 8:30AM - 5PM
 Fri: 8:30AM - 6PM
 Sat: 9AM - 12PM

Plymouth

Rockford Road Plaza
 4190 Vinewood Lane North
 Plymouth, MN 55442

LOBBY

Mon - Thu: 9AM - 5PM
 Fri: 9AM - 6PM
 Sat: 9AM - 12PM

DRIVE-THRU

Mon - Thu: 8:30AM - 5PM
 Fri: 8:30AM - 6PM
 Sat: 9AM - 12PM



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