

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

February 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. Tear up or shred credit card statements, ATM, credit or debit card receipts, bank deposit receipts, loan solicitations and other documents that contain private financial information.

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

CURRENT PAYMENTS

New auto loans

\$316.07/MO

\$20,000, 75-month and 5.54% APR*. Payment is \$15.81 per thousand dollars. 2019 & newer model year.

Home equity line of credit

\$125.00/MO

\$20,000 line and 7.50% APR** where LTV is 70% or less. Payment is \$6.25 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.

Rev Up The Fun With a “Big Toy” Purchase!

Don't take the fun out of your “big toy” purchase. Turn to TopLine for fast, easy and competitive financing.

Rates starting at 5.99%* APR and be payment-free for 90 days[†] when you fund or refinance your recreational vehicle with TopLine.

TopLine offers loans for all sorts of new and used recreational vehicles, like boats, travel trailers, pop-up campers, jet skis, motorcycles, ATV's, fish houses and more, with flexible terms, competitive rates and a variety of repayment options.

If you are looking to refinance, we do that too!

So don't wait, get pre-approved before you hit the upcoming sportsmen's and camping shows!

Call us at 763-391-9494, apply online at www.TopLinecu.com, email Ask@TopLinecu.com or stop by any branch to get pre-qualified for TopLine's competitive financing.

i Hurry, this special offer ends April 30, 2023!

*APR means Annual Percentage Rate. APR shown is based on discounts and other factors. Rate reflects a 0.25% discount for automatic recurring payments from a TopLine Checking or Savings account. APR may vary based on credit profile, loan amount, down payment, term of loan and collateral type. Loan subject to approval. Loan approval based on creditworthiness. Additional terms may be available. Rates, terms and conditions subject to change. For further information call 763-391-9494, email Ask@TopLinecu.com, stop by any branch location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369.

[†]Offer does not apply to refinances of existing TopLine Recreational Vehicle loans. During the 90 day no payment period interest will accrue. Payment due date up to 90 days after the funding date. Must meet certain credit qualifications for 90 day no payment offer.



Bedding Drive

TopLine is hosting a bedding drive to benefit local non-profits, Avenues for Youth MORE Community Services and YMCA of the North Youth and Family Services.

Most Requested Items Include:

- Bed-In-A-Bag Sets (Twin XL)
- Sheet Sets (Twin XL)
- Pillows and Pillow Cases (Standard)
- Blankets (Twin & Full)

It's super easy to donate! Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through February 28, 2023.



TopLine's 89th Annual Membership Meeting

The secretary of your credit union's board of directors, John Jacobs, is excited to invite you to TopLine's 2023 Annual Meeting!

Event Details

Date: Saturday, April 1, 2023

Time: 9:00am

Location: Minneapolis Marriott Northwest —
7025 Northland Drive in Brooklyn Park

RSVP: March 18, 2023



A plated breakfast will be available at 9:00am followed by the business meeting, to be called to order at 9:45am.

i There is no charge to attend the meeting, but reservations are required. Reserve your seat online at www.TopLinecu.com/resources/annual-information/annual-meeting or email Ask@TopLinecu.com by March 18, 2023.

Text Scams!



Text scams are on the rise – make sure you don't become a victim.

Scammers are posing as financial institutions and texting links to a fraudulent website where it asks for social security number, DOB and online banking credentials. From there the fraudsters are accessing online banking, setting up external accounts and attempting to transfer funds.

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

TopLine is committed to arming you with the tools and information you need to protect yourself against financial scams. Visit www.TopLinecu.com/resources/security/financial-scams to learn more about the latest scams.

Closed on Presidents' Day — February 20, 2023

All TopLine locations will be closed on Monday, February 20, 2023 for an employee workshop. TopLine will resume normal business hours, Tuesday, February 21, 2023.

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

BOARD OF DIRECTORS

Paul Jacobsen CHAIR

Joan Molenaar VICE CHAIR

Bill Hnath TREASURER

John Jacobs SECRETARY

Kelly Breit DIRECTOR

David Ensteness DIRECTOR

“KP” Prabhakar Karri DIRECTOR

Therese Kieffer DIRECTOR

Pam Stegora Axberg DIRECTOR

SUPERVISORY COMMITTEE

Mary Texer CHAIR

Mike Rogosheske SECRETARY

Bill Akuma

Beth Ketelsen

Diane Smith

PRESIDENT & CEO

Tom Smith

763-391-9494

president@TopLinecu.com

TopLine Financial Credit Union

9353 Jefferson Highway
Maple Grove, MN 55369

763-391-9494

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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