

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

Smart Sense

March 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.

i 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

\$318.54/MO

\$20,000, 75-month and 5.79% APR*. Payment is \$15.93 per thousand dollars. 2019 & newer model year.

Home equity line of credit

\$129.17/MO

\$20,000 line and 7.75% APR** where LTV is 70% or less. Payment is \$6.46 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.

The road to your dream ride starts here!

Put TopLine's auto loan rates to the road test — rates starting at 4.99% APR* and make no payments for up to 90 days!†

You'll also receive \$100 off an extended warranty purchase.

And if you'd like to refinance your current vehicle, there are no refinancing fees and TopLine will cover all your title transfer costs too!

Getting or refinancing your auto loan at TopLine is easy!

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. Rates reflect 0.25% discount for automatic recurring payments from a TopLine Checking or Savings account. Actual APR may vary based on credit profile, 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. Rates current as of 3/01/23. For complete details and current rate information, visit www.TopLinecu.com, email Ask@TopLinecu.com, call 763-391-9494 or stop by any TopLine location. New Auto loan APR is based on 36 month term and model year of 2019 or newer.

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



March is Minnesota FoodShare Month

TopLine will be helping to restock local agencies food shelves by hosting a food drive at all branch locations to help our neighbors in need.

These donations will benefit the Community Emergency Assistance Programs (CEAP) and Keystone Community Services.

It's easy to donate! Items can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through March 31, 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 or email Ask@TopLinecu.com by March 18, 2023.*

Looking to make a “Big Toy” Purchase?



Turn to TopLine for fast, easy and competitive financing.

Rates starting at 5.99%* APR and no payments for 90 days[†] when you fund or refinance your recreational vehicle with us!

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!

Don't wait, get pre-approved before the upcoming sportsmen's and camping shows!

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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.

[†]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.

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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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



763-391-9494 | Ask@TopLinecu.com | www.TopLinecu.com

TopLine[®]
Financial Credit Union