

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

Smart Sense

June 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

CURRENT PAYMENTS

New auto loans

\$320.88_{/MO}

\$20,000, 75-month and 6.04% APR*. Payment is \$16.05 per thousand dollars. 2019 & newer model year.

Home equity line of credit

\$137.50_{/MO}

\$20,000 line and 8.25% APR** where LTV is 70% or less. Payment is \$6.88 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.

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.

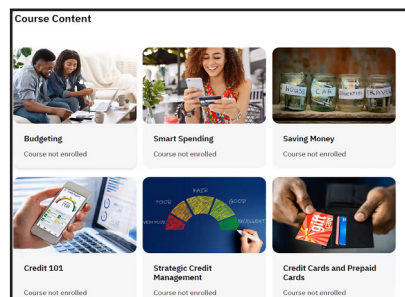


i Learn about the latest scams and threats on the Financial Scams webpage at www.toplinecu.com/resources/security/financial-scams

TopLine Financial Credit Union is committed to arming you with the tools and information you need to protect yourself. Visit TopLine's Financial Scams webpage for tips to help prevent fraud and 24 hours-a-day, 7 days-a-week victim assistance self-serve resources that are updated on a daily basis based on the latest scams and threats.

TopLine's New Financial Learning Center!

TopLine has partnered with KOFE (Knowledge of Financial Education) to provide free resources and guidance to achieve your financial well-being. TopLine members have access to an extensive library of resources such as interactive courses, live and on-demand webinars, videos, publications, games and activities, podcasts and more!



Get started in the Financial Learning Center to access learning tools regarding money, budgeting, credit, retirement and many other topics.

i Test your knowledge by completing course modules on budgeting, credit, financial planning and more!

TopLine Credit Union Foundation Fundraiser

Ready to score some fun this summer? The Foundation is hosting its seventh 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 20, 2023

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 July 6, 2023.

Come enjoy the friendly lawn bowling competition outdoors while supporting a great cause. 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.

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

TopLine is teaming up for the eighth year with the Maple Grove Farmer's 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 free. Each child receives a \$2 token each week to purchase fresh fruits, veggies or food-bearing plants at the market.



TopLine will be hosting a special event at the market on June 22, stop by and see us!

It's a fun way for parents and kids to start a conversation about money and use these discussions in a real-life, hands on experience at the market. **The PoP Kids' Club runs every Thursday through October 19 from 3:00-7:00PM at the Maple Grove Community Center, 12951 Weaver Lake Road.**

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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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