

September 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
\$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
\$137.33/MO

\$20,000 line and 8.24% APR** where LTV is 70% or less. Payment is \$6.87 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's NEW Bloomington Branch Location Opening this Fall!

Our new Bloomington branch construction is coming along and we are excited to welcome you to our new location this Fall.

TopLine's new full-service Bloomington branch will be located at **900 American Boulevard West, Bloomington, MN 55420** off 35W and 494 –

next to REI and close to the Mall of America. *Once the new location opens, the current Bloomington branch will permanently close.*

We look forward to serving you personally, as well as providing convenience with our new innovative 24/7 Interactive Teller Machines (ITMs) and other digital capabilities that offer financial education learning opportunities.

TopLine's Senior Management team and Officials recently had a chance to visit the construction site and see the progress.

Stay tuned for our official opening date and Grand Opening Week of celebration and specials. Keep an eye on your email, our website and social media for the latest updates.

We look forward to serving the broader communities of the southwest metro!



TopLine's Senior Management team and Officials

September is National Insurance Month!

Insurance can be confusing and overwhelming. TopLine's knowledgeable Insurance Agents are committed to helping answer all your questions and ensuring you, your family or your business have the proper coverage at the best price.

TopLine Insurance Agency offers personal and business policies from a number of well-known property and casualty insurance carriers like Encompass, Progressive, Safeco, Travelers — up to 20 different insurance carriers in all to assure you get the right policy at the best price.

When was the last time you had your insurance needs reviewed by an insurance professional? Schedule your free personalized, no obligation, coverage comparison today with TopLine Insurance Agents Phil Derksen or Jeff Seifert.



i Call 763-391-0007, email Quote@TopLinecu.com or stop by any of our branch locations.

TopLine Insurance Agency, LLC is not in the business of financial planning, banking, or investment services, and does not provide financial or investment advice to customers or prospective customers. TopLine Insurance Agency, LLC, is a wholly subsidiary of TopLine Financial Credit Union. The representations contained herein are made on behalf of TopLine Insurance Agency, LLC; they are not made by or on behalf of TopLine Financial Credit Union. Business conducted with TopLine Insurance Agency, LLC, is separate and distinct from any business conducted with TopLine Financial Credit Union. The insurance offered is not a deposit and is not federally insured or guaranteed by TopLine Financial Credit Union

Your TopLine membership may help to pay your school expenses.

The Minnesota Credit Union Network Foundation Scholarship Council (FSC) is awarding **\$18,000 in scholarship money** to Minnesota credit union members who are continuing their education.



This year's scholarships include **eighteen \$1,000 scholarships**. Any individual planning to pursue or continue post-secondary education by attending a college or university, graduate or law school, 2-4 year program or community or technical college in fall 2024/spring 2025 OR is a high school senior graduating in 2024 is eligible to apply.

- Those interested need to complete a one-page application form and submit a 500-word or less essay that answers the question: *"Who has inspired you for your personal growth, to make a positive difference and why?"*

- Application deadline is November 30, 2023

i For more information or to apply, visit www.mncun.org

The Foundation Scholarship Council (FSC) is a sub-committee of the Minnesota Credit Union Foundation. The Minnesota Credit Union Foundation is a tax-exempt 501(c)(3) organization. Tax ID 04-3740017.

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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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