

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

November 2023

TopLine's 25th Annual Holiday Gift Drive

TopLine will host our 25th annual Holiday Gift Drive to collect new gifts for Avenues for Youth, the Community Emergency Assistance Programs, Keystone Community Services, MORE Community Services and YMCA Youth and Family Services to help young people this season.



Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through December 15, 2023.

CURRENT PAYMENTS

New auto loans

\$330.41/MO

\$20,000, 75-month and 7.04% APR*. Payment is \$16.52 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.



Come visit us at our new Bloomington branch!

Now open! TopLine's new full-service Bloomington branch is located at **900 American Boulevard West, Bloomington, MN 55420** off 35W and 494.

The new Bloomington branch provides personal services as well as self-service convenience with new innovative 24/7 Interactive Teller Machines (ITMs) that provide members with remote assistance service, combining the convenience of ATMs with the personalized experience of a branch visit, and other touch screen capabilities that offer financial education learning opportunities.

TopLine's Bloomington branch employees are excited to assist you with all your financial needs.



Earn some **extra cash back** on your holiday shopping!

It's so easy! Just use your **TopLine Rewards Visa Signature, Platinum Rewards Visa or Business Rewards Visa[®]** through January 31, 2024 for your holiday shopping and other purchases, and treat yourself to some extra cash back.

Earn Cash Back Bonus* on the following purchases:

- 5% Amazon
- 2% Gas Stations
- 2% Travel
- 2% Wholesale Clubs — like Costco and Sam's Club

There's absolutely nothing special you need to do! Simply use your TopLine Rewards Visa — and start earning today!

i If you don't have a TopLine Rewards Visa, make the switch today! Apply online at www.TopLinecu.com.

*Must spend a minimum of \$100 to qualify for the cash back bonus. Maximum cash back earnings of \$500. Cash back earnings will be shown on your credit card statements. 5% cash back offer is earned on all Amazon merchant code purchases, 2% on all gas stations, travel and wholesale club merchant code purchases. Excludes balance transfers. Credit card account must be in good standing to receive the cash back earnings. Offer valid November 1, 2023 — January 31, 2024. TopLine is not affiliated with Amazon.

TopLine Credit Union Foundation Scholarship Recipients Announced



This year TopLine Credit Union Foundation recognized 30 recipients and awarded a total of \$30,500 to credit union members pursuing or continuing post-secondary education.

Recipients were selected based on their response to the essay question of “Describe a time, event or individual in your life that has influenced you as a person and how will this help guide your future?”

Caylin, TopLine 2022
Scholarship Recipient

**Congratulations to
the 2023 Scholarship
Recipients!**

Adrienne B.	Connor C.	Farah P.	Kyle O.	Ogoma N.
Andrea T.	Eh P.	Fayedra V.	Kylee L.	Samantha K.
Anna W.	Elise V.	Jane K.	Madison B.	Scott B.
Arreh J.	Emma H.	Kaitlyn X.	Martin O.	Steven R.
Blake R.	Eric P.	Katherine O.	Michelle J.	Thomas H.
Calvin T.	Esther M.	Kaw z.	Nang O.	AFEDHI

Your TopLine membership may help to pay your school expenses.



**MINNESOTA
CREDIT UNION FOUNDATION
SCHOLARSHIP COUNCIL**

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.

Scholarship awards include **eighteen \$1,000 scholarships**. Any individual planning to pursue or continue post-secondary education in fall 2024/spring 2025 or is a high school senior graduating in 2024 is eligible to apply. Don't miss! The deadline to apply is November 30, 2023.

For more information or to apply, visit the Minnesota Foundation Scholarship Council website at www.mncun.org/scholarship-council

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.

BRANCH HOURS & LOCATIONS

Bloomington

900 American Boulevard West
Bloomington, MN 55420

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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PRESIDENT & CEO

Mick Olson
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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