

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

May 2024

### 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

**\$330.41**/MO

\$20,000, 75-month and 7.04% APR\*. Payment is \$16.52 per thousand dollars. 2020 & 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 2020 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 Credit Union Foundation Fundraiser

**Come celebrate our birthday with us!** This year marks the Foundation's 10<sup>th</sup> birthday and we want you to join us to celebrate! You're invited to TopLine Credit Union Foundation's 8<sup>th</sup> Charitable Lawn Bowling Fundraiser. Enjoy Lawn bowling, networking, raffles and auctions.

**Join us as a sponsor, bring a team, and/or donate to our auction/raffle.**

### EVENT DETAILS

**Date:** Thursday, July 18, 2024

**Location:** Brookview Golf and Lawn Bowling

**Time:** 9:45am-3:30pm

**Cost:** \$200 per player or other sponsorship opportunities available



**Space is limited. Sign up by July 3, 2024.**

Come enjoy the friendly lawn bowling competition outdoors while supporting a great cause. For more details visit [www.TopLinecu.com/Foundation/Fundraising-Event](https://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.

## Credit Union Day at the Capitol: IMPACT 24



*Leaders from TopLine participated in an advocacy event at the Minnesota Capitol to advocate for the credit union message with elected officials.*

TopLine had the opportunity to be a part of IMPACT 24: CU Day at the Minnesota Capitol on March 20, 2024. This day provides credit union professionals and volunteers the unique opportunity to learn more about legislative issues and meet with elected officials.

This important advocacy event forms the foundation for a positive working relationship with legislators throughout the Legislative Session. Through education sessions, legislative briefings, keynote speakers and legislative visits, IMPACT 24 brings the credit union message to elected officials.

# Make Yourself at Home with TopLine's Low Mortgage Rates!

Whether you're searching for the perfect first home or upgrading to fit your growing needs, TopLine is here to guide you through the process. We know that mortgages — like houses — are not a one-size-fits-all.

Saving for a down payment can be a challenge, TopLine is here to help assist you through the buying process with a **variety of loan options with as little as 0%\* down:**

- Conventional loans
- FHA loans
- VA & Rural Development loans



**i** Get pre-qualified today! Call us at 763-391-0877, visit us at [www.TopLinecu.com](http://www.TopLinecu.com) or email [MyMortgage@TopLinecu.com](mailto:MyMortgage@TopLinecu.com) to apply and make yourself at home.

\*For those who qualify. Pre-qualification allows TopLine to pull credit report. For complete details and current rate information, visit [www.TopLinecu.com](http://www.TopLinecu.com), email [mymortgage@TopLinecu.com](mailto:mymortgage@TopLinecu.com), call 763-391-0877 or stop by any TopLine branch location. NMLS #654913

## TopLine is hosting a Clothing and Shoe Drive!

During the month of May, TopLine is hosting a Clothing and Shoe Drive to support local non-profits Karen Organization of Minnesota and Union Gospel Mission and youth in Nigeria through African Education & Health Initiatives (AFEDHI).



**All donations must be new or very gently used, washed and in good condition.**

### Items accepted include:

- Business casual or professional clothing
- Seasonal men's, women's and children's clothing
- Outerwear such as coats, hats, gloves and scarves
- Men's, women's and children's footwear

**i** It's super easy to donate! Visit [www.TopLinecu.com](http://www.TopLinecu.com) to shop our Amazon Wishlist or Target Registry, or drop off donations at any TopLine location through May 31, 2024.

### 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

### BOARD OF DIRECTORS

- Paul Jacobsen **CHAIR**  
Joan Molenaar **VICE CHAIR**  
Bill Hnath **TREASURER**  
John Jacobs **SECRETARY**  
Kelly Breit **DIRECTOR**  
David Ensteness **DIRECTOR**  
Therese Kieffer **DIRECTOR**  
Pam Stegora Axberg **DIRECTOR**

### SUPERVISORY COMMITTEE

- Mary Texer **CHAIR**  
Mike Rogosheske **SECRETARY**  
Bill Akuma  
Beth Ketelsen  
Diane Smith

### PRESIDENT & CEO

**Mick Olson**  
763-391-9494  
[president@TopLinecu.com](mailto:president@TopLinecu.com)

### TopLine Financial Credit Union

9353 Jefferson Highway  
Maple Grove, MN 55369  
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[www.TopLinecu.com](http://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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