

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

Smart Sense

November 2024

TopLine's 26th Annual Holiday Gift Drive

TopLine will host our 26th annual Holiday Gift Drive to collect gifts for Avenues for Youth, the Community Emergency Assistance Programs, Karen Organization of Minnesota, 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 14, 2024.

CURRENT PAYMENTS

New auto loans

\$338.97/MO

\$20,000, 72-month and 6.79% APR*. Payment is \$16.95 per thousand dollars. 2020 & newer model year.

Home equity line of credit

\$249.58/MO

\$50,000 line and 5.99% APR** where LTV is 85% or less. Payment is \$4.99 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.

Come visit us at our new Maple Grove — Arbor Lakes branch!



Now open! TopLine's new full-service Maple Grove — Arbor Lakes branch is located at 11121 Fountains Drive, Maple Grove, MN 55369 off Zachary Lane and Fountains Drive.

Join us for our Grand Opening Celebration Week November 4 — 9!

Visit us in-person to take advantage of exclusive specials. Register for our raffle "we'll pay your phone bill for a month up to \$150" a way to recognize the Bell System telephone workers who started our credit union over 89 years ago. Plus, enjoy tasty treats in the branch all week!



Keep an eye on your email, our website and social media for the latest updates. Scan the QR code for more information about our Grand Opening Celebration Week.

CHECKING SPECIAL	CERTIFICATE SPECIAL
EARN \$300 ¹ WHEN YOU OPEN A CHECKING ACCOUNT!	4.50% APY [*]
USE CODE: TL300 WHEN YOU OPEN YOUR ACCOUNT	6 MO.** CERTIFICATE \$1,000 MINIMUM

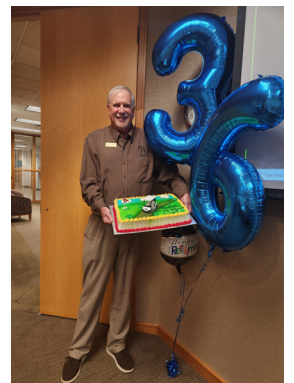
Membership with \$5.00 Share Savings Account is required. ¹Offer valid to individuals with no prior checking relationship with TopLine Financial Credit Union in the last 12 months. \$50 minimum deposit required to open Totally Free Checking account. To qualify for \$300 offer, account holder must set up and make a \$1,000 direct deposit for 3 consecutive months and sign-up for eStatements from the date the account was opened. Account must remain open for six months. \$300 will be deposited to the share savings account approximately four weeks after completion of requirements and will be reported as income on the account holders 1099-MISC. If all requirements are not met, TopLine reserves the right to reclaim the \$300. Qualifying direct deposits are electronic deposits of regular periodic payments (such as salary, pension, social security, or other regular monthly income) deposited through the Automated Clearing House (ACH) network by your employer or an outside agency. Direct deposits that do not qualify include but are not limited to transfers from one account to another, electronic payment platforms (i.e., PayPal, Venmo, Zelle, etc.), mobile deposits, or deposits made at a branch or ATM. Account holder responsible for any applicable taxes. To be eligible for the offer, your TopLine account must be open and in good standing at the time of fulfillment. *APY means Annual Percentage Yield. Rates effective as of 11/1/24. Rates are subject to change after account has been opened. **Minimum balance of \$1,000.00 required to open certificate. Unless otherwise disclosed, dividends are calculated daily and paid quarterly. A penalty may be imposed for early withdrawal, which may reduce account earnings. At maturity certificate will automatically renew to 6 month term at the current market rate if not withdrawn. APY is accurate as of the last dividend declaration date. All offers good through 11/30/2024.

Thank you, Jeff!

Jeff Claussen, President of Anoka Hennepin Credit Union, A Division of TopLine Financial Credit Union retired October 7th.

We thank Jeff for 36 years of dedicated service and unwavering commitment to members, employees, and the local community. Throughout his tenure, Jeff's visionary leadership has significantly influenced the trajectory of Anoka Hennepin Credit Union.

Wishing Jeff all the best for a wonderful retirement!



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



It's so easy! Just your **TopLine Rewards Visa Signature, Platinum Rewards Visa or Business Rewards Visa®** through January 31, 2025 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!

! 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 February credit card statement. 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, 2024 — January 31, 2025. TopLine is not affiliated with Amazon.

TopLine Credit Union Foundation Scholarship Recipients Announced.

This year TopLine Credit Union Foundation recognized 35 recipients and awarded a total of \$35,000 to credit union members pursuing or continuing post-secondary education.

Recipients were selected based on their response to the essay question of *"Discuss a hobby, interest, or passion that is important to you. How has this influenced your personal growth and academic journey?"*

Congratulations to the 2024 Scholarship Recipients!

Abigail B.	Annabelle J.	Gabriel M.	Maria H.	Olivia D.
Adam S.	Annabelle H.	Grace J.	Megan G.	Peyton E.
Allyson H.	Ashley W.	Gracie W.	Micah A.	Sara L.
Amelia J.	Brianna H.	Jeylan M.	Miranda P.	Scout F.
Amelia H.	Brooke W.	Lana F.	Morgan W.	Sonny V.
Amina S.	Callie P.	Lizabeth N.	Nathan W.	Wyatt W.
Annabelle G.	Evan S.	Madeline H.	Nolan K.	Zoe S.



Anna, TopLine 2023 Scholarship Recipient

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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

900 American Boulevard West
Bloomington, MN 55420

LOBBY

Mon – Fri: 9AM – 5PM
Sat: 9AM – 12PM

DRIVE-THRU

Mon – Fri: 8:30AM – 5PM
Sat: 9AM – 12PM

Brooklyn Park

Park Place Promenade
9790 Schreiber Terrace North
Brooklyn Park, MN 55445

LOBBY

Mon – Fri: 9AM – 5PM
Sat: 9AM – 12PM

DRIVE-THRU

Mon – Fri: 8:30AM – 5PM
Sat: 9AM – 12PM

Como Park

976 Lexington Parkway
St. Paul, MN 55103

LOBBY

Mon – Fri: 9AM – 5PM
Sat: 9AM – 12PM

DRIVE-THRU

Mon – Fri: 8:30AM – 5PM
Sat: 9AM – 12PM

Maple Grove

11121 Fountains Drive
Maple Grove, MN 55369

LOBBY

Mon – Fri: 9AM – 5PM
Sat: 9AM – 12PM

DRIVE-THRU

Mon – Fri: 8:30AM – 5PM
Sat: 9AM – 12PM

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North
Plymouth, MN 55442

LOBBY

Mon – Fri: 9AM – 5PM
Sat: 9AM – 12PM

DRIVE-THRU

Mon – Fri: 8:30AM – 5PM
Sat: 9AM – 12PM



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