

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

December 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

\$336.57/MO

\$20,000, 72-month and 6.54% APR*. Payment is \$16.83 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 principal and interest payments.

Enjoy Cash Back This Holiday Season!



It's so easy! Just use your **TopLine Rewards Visa[®] Signature**, **Platinum Rewards Visa[®]** or **Business Rewards Visa[®]** now 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!

TopLine Rewards Visa[®] 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 2025 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, Costco or Sam's Club.

TopLine's 26th Annual Holiday Gift Drive

TopLine is hosting our 26th annual Holiday Gift Drive to collect new 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 and families in need this holiday season.



Specially requested items: coats, hats and gloves for youth and adults, socks, gifts for ages 15-21, toys, gift cards and personal care items.

TopLine Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through December 14, 2024.

Thank you for helping to make this holiday season special for those in our communities.

Save Money. Win Money!

The WINcentive® Savings account makes saving fun! You'll feel rewarded by watching your savings grow, plus experience the excitement of the prize drawings — monthly, quarterly, annually and more! And unlike playing the lottery, you don't lose anything.

All of the money you deposit into the account is yours.

Win Cash Prizes! Each time you increase your WINcentive® Savings balance by \$25 (up to 4 entries per month)* you'll get an entry into the drawings. Prize drawings occur monthly, quarterly and annually — so the more you save, the more chances you have to win!

Prize drawings range from \$100 to \$5,000*

- Monthly — 50 winners, \$100 each
- Quarterly — 5 winners, \$1,000 each
- Special Holiday — 2 winners, \$1,000 each
- Annually — 2 winners, \$5,000 each



Don't miss your chance to win! The special holiday and annual grand prize drawings are coming up in December and January, increase your WINcentive® Savings balance for more entries into these big drawings.

Open a WINcentive® Savings account online at www.TopLinecu.com or stop by any branch location.

*Visit www.TopLinecu.com for terms and conditions and official rules.

Happy Holidays from our TopLine Family!



The holiday season is the perfect time to look back with warm memories... and look forward with new hopes and dreams. It's also the perfect time to acknowledge the people who've helped us get where we are today. That is why we would like to take this time to say "THANK YOU" to all of our great members!

To celebrate the holiday season, TopLine will be open until 12:00pm on Tuesday, December 24, closed Wednesday, December 25, open until 12:00pm on Tuesday, December 31 and closed Wednesday, January 1, 2025.

From our TopLine family to yours... *Seasons Greetings and Happy New Year!*

BRANCH HOURS & LOCATIONS

Bloomington

900 American Boulevard West
Bloomington, MN 55420

Brooklyn Park

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

Como Park

976 Lexington Parkway
St. Paul, MN 55103

Maple Grove — Arbor Lakes

11121 Fountains Drive
Maple Grove, MN 55369

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North
Plymouth, MN 55442

Hours for all branches

LOBBIES

Mon – Fri: 9AM – 5PM
Sat: 9AM – 12PM

DRIVE-THRU

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

BOARD OF DIRECTORS

Paul Jacobsen CHAIR

Joan Molenaar VICE CHAIR

Bill Hnath TREASURER

John Jacobs SECRETARY

Pam Stegora Axberg DIRECTOR

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Mary Texer CHAIR

Diane Smith SECRETARY

Bill Akuma

Miles Edmundson

Beth Ketelsen

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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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