

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

August 2025

### 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](http://TopLinecu.com/resources/security/financial-scams)

### CURRENT PAYMENTS

#### New auto loans

**\$329.44** /MO

\$20,000, 72-month and 5.79% APR\*. Payment is \$16.48 per thousand dollars. 2021 & 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 0.50%. 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 2021 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 score and LTV. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principal and interest payments.

## TopLine's Merger with Anoka Hennepin Credit Union is complete!

We are excited to officially welcome Anoka Hennepin Credit Union members to our TopLine family! Integrating our software systems was the final step in this process. As of August 4, you now gain full access to five additional branch locations, which include Champlin, Circle Pines, Coon Rapids, Forest Lake and St. Francis.

TopLine is now 180+ employees strong, serving over 70,000 members from 11 branch locations across 15 counties in the metro and northern suburbs, with more than \$1.1 billion in assets.

As a reminder, all branch locations will be closed and digital banking will be unavailable August 1-4. We thank you for your patience during this time.



If you have questions about access to your accounts, call us at 763-391-9494, email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) or stop by any branch location. For more information related to our merger, scan this QR code or visit [www.TopLinecu.com/merger](http://www.TopLinecu.com/merger).



## TopLine Hosts Back-to School Drive!



During July and August, TopLine will be collecting school supplies at all branch locations to help youth prepare for a successful back to school season.

Donations will benefit Avenues for Youth, Karen Organization of Minnesota, Keystone Community Services and YMCA of the North Youth and Family Services.

### The Back-to-School Supply Drive most needed items are:

- #2 Pencils
- Backpacks
- USB drives
- Erasers
- Glue sticks
- Loose-leaf paper
- School boxes
- Scissors
- Washable paints
- Calculators
- Notebooks
- Pencil sharpeners
- Protractors
- Pocket folders
- Safety rulers

# \$40,000 in TopLine Credit Union Foundation Scholarships are available for members.

TopLine Credit Union Foundation will be awarding \$40,000 in scholarship money to TopLine members who are continuing their education. The scholarship awards include forty \$1,000 scholarships.

Any individual planning to pursue or continue post-secondary education by attending a college or university, graduate school, or a 2 to 4 year community, vocational or technical college in the fall of 2025 is eligible. All eligible schools must be accredited by the U.S. Department of Education.

Those interested need to complete a one-page application form and submit an essay (500 words or less) that answers the question: *“Describe a time when you made a positive impact within your family, school or community. How did this experience shape your perspective or goals for the future?”*

**Application deadline is August 31, 2025! Scholarship recipients will be selected and notified by October 17, 2025.**

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Federal Tax ID # 46-4335752.



**i** For more information or to apply visit [www.TopLinecu.com/Foundation](http://www.TopLinecu.com/Foundation), email [Foundation@TopLinecu.com](mailto:Foundation@TopLinecu.com) or call 763-391-9494.

## Let TopLine Help You Fund Your Education.



**i** Visit [www.TopLinecu.com/personal/loans/student](http://www.TopLinecu.com/personal/loans/student) to learn more about TopLine’s student loan options.

Private student loans help to fill the funding gap between the cost of attending school when the amount of federal loans, grants and scholarships may not be enough to cover the total cost of post-secondary education.

TopLine offers a funding solution to students and their families which is available through a private credit union only network at Member Student Lending.

### Benefits of Private Student Loans:

A private student loan can help pay for all qualified education expenses, including:

- Tuition
- Books
- Room and board
- Computers

#### BOARD OF DIRECTORS

Paul Jacobsen CHAIR  
Joan Molenaar VICE CHAIR  
Bill Hnath TREASURER  
Kelly Breit SECRETARY  
Jim Caldwell DIRECTOR  
Stacy Gerrety DIRECTOR  
John Jacobs DIRECTOR  
Therese Kieffer DIRECTOR  
Todd Proulx DIRECTOR  
Mike Rogosheske DIRECTOR  
Mary Texer DIRECTOR

#### SUPERVISORY COMMITTEE

Diane Smith CHAIR  
Beth Ketelsen SECRETARY  
Bill Akuma  
Miles Edmundson  
Mary Texer

#### 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

763-391-9494  
800-626-1448  
[Ask@TopLinecu.com](mailto:Ask@TopLinecu.com)  
[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.

© 2025 TopLine Financial Credit Union. All rights reserved. Printed in the U.S.A. © Registered trademark of TopLine Financial Credit Union.

TopLine is an Equal Opportunity Employer EOE.  
NMLS# 654913

#### BRANCH LOCATIONS

**Bloomington**  
900 American Boulevard West

**Brooklyn Park**  
Park Place Promenade  
9790 Schreiber Terrace North

**Champlin**  
11681 Theatre Dr. N.

**Circle Pines**  
4 South Pine Dr.

**Como Park**  
976 Lexington Pkwy. N.

**Coon Rapids**  
3505 Northdale Blvd. NW.

**Forest Lake**  
1452 Lake St. S.

**Maple Grove — Arbor Lakes**  
11121 Fountains Drive

**Maple Grove — West**  
7015 Alvarado Lane North

**Plymouth**  
Rockford Road Plaza  
4190 Vinewood Lane North

**St. Francis**  
23280 St. Francis Blvd. NW.



763-391-9494 | [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) | [www.TopLinecu.com](http://www.TopLinecu.com)

**TopLine**<sup>®</sup>  
Financial Credit Union