

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

December 2025

TopLine's 27th Annual Holiday Gift Drive

TopLine is hosting our 27th annual Holiday Gift Drive to collect new gifts for Avenues for Youth, the Community Emergency Assistance Programs (CEAP), Hope 4 Youth, MORE Community Services and YMCA Youth and Family Services to help young people and families in need this holiday season.



Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through December 13, 2025.

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

\$473.55/MO

\$99,000 line and 5.74% APR** where LTV is 85% or less. Payment is \$4.78 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.

Reward Yourself with 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, 2026** for your holiday shopping and other purchases, and treat yourself to a cash back rewards bonus*!

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 you need to do! Simply use your TopLine Rewards Visa[®] and your rewards bonus will automatically turn into cash back*!

*Must spend a minimum of \$100 to qualify for rewards bonus. 5% rewards bonus earned on all Amazon merchant category code purchases, 2% on all gas stations, travel and wholesale club merchant category code purchases. Rewards bonus is in form of points and automatically converted as a cash back credit to your March 2026 statement. Reward bonus earnings will be reflected on March 2026 credit card statement. Earn 5 points for every dollar spent at Amazon merchant category code, 2 points for every dollar spent at gas stations, travel and wholesale club merchant category code purchases. Maximum cash back equivalent earnings of \$500. Excludes balance transfers. Credit card account must be in good standing to earn rewards bonus points on specific merchant category code purchases. All other merchant category code transactions earn rewards at point value specified in Rewards Visa Disclosure. Offer valid November 1, 2025 - January 31, 2026. TopLine is not affiliated with Amazon, Costco or Sam's Club. TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act. VISA is a registered trademark of VISA, Inc. All rights reserved. VISA is not a participant or sponsor of this promotion.

Coffee & Connections at TopLine.

TopLine held *Coffee & Connections* at our Coon Rapids and St. Francis branch locations in November. Members were invited to come and enjoy coffee and pastries while meeting the TopLine Leadership Team.



Senior Vice President and Chief Financial Officer, Jeremy Ebert, and Senior Vice President of Information Services, Colleen Jakes, with TopLine members.



President and CEO, Mick Olson, with TopLine Members.



President and CEO, Mick Olson, and Senior Vice President and Chief Marketing Officer, Vicki Erickson, with TopLine Members.

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. And unlike playing the lottery, you don't lose anything. **All 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 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! Open a WINcentive® Savings account online at www.TopLinecu.com or stop by any branch location.

To celebrate the new look of WINcentive® Savings, there will be an added bonus drawing of \$1,500 (1 winner) in December!

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 Wednesday, December 24, closed on Thursday, December 25, open until 12:00pm on Wednesday, December 31 and closed Thursday, January 1, 2026.

From our TopLine family to yours... *Season's Greetings and Happy New Year!*

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
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president@TopLinecu.com

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NMLS# 654913

BRANCH LOCATIONS

Bloomington

900 American Boulevard West

Brooklyn Park

Park Place Promenade
9790 Schreiber Terrace North

Champlin

11681 Theatre Drive North

Circle Pines

4 South Pine Drive

Como Park

976 Lexington Parkway North

Coon Rapids

3505 Northdale Boulevard Northwest

Forest Lake

1452 Lake Street South

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 Boulevard Northwest



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