

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

Smart Sense

March 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](https://www.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.

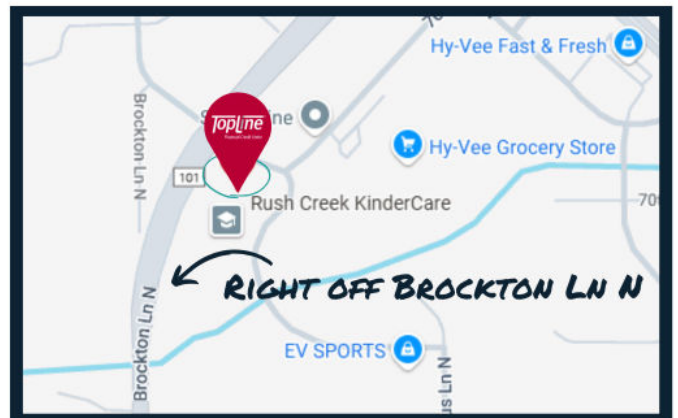
Coming this summer...

TopLine's Maple Grove West Branch Location!

TopLine is excited to announce our new Maple Grove West branch location, which is planned to open this summer! We officially broke ground this past fall and construction is underway.



The new Maple Grove West branch will be located at **7015 Alvarado Lane North, Maple Grove, MN 55311** — off Brockton Ln N, across from Hy-Vee.



TopLine's new branch location pays tribute to the credit union's heritage, the telephone workers who established the credit union in 1935. The roof line and drive-up replicates our "T" in TopLine... which, if you didn't know, the "T" in our name reflects a telephone pole and line.

Stay tuned for further updates on our Grand Opening date!

March is Minnesota Foodshare Month.



TopLine will be helping restock local agencies food shelves by hosting a food drive at all branch locations to help our neighbors in need.

Donations will benefit the Community Emergency Assistance Programs (CEAP), Hope 4 Youth, Keystone Community Services and VEAP.

Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through March 31, 2025.

Get Behind the Wheel of Incredible Savings!

TopLine's auto loans offer flexible terms, competitive loan rates and a variety of repayment options on new or used vehicles.

TopLine Auto Loan Benefits:

- Free 24/7 online account access.
- Flexible repayment options.
- Free car buying services.
- No repayment penalties and more!



Rates starting at 5.79% APR* and make no payments for 90 days!**

Get pre-approved before you start shopping, so you'll have maximum purchasing — and negotiating — power.

Call us at 763-391-9494, apply online at www.TopLinecu.com, email Ask@TopLinecu.com or stop by any branch location to get pre-qualified for TopLine's competitive pricing.

Hurry, this special offer ends March 31, 2025!

*APR means Annual Percentage Rate. APR shown is based on discounts and other factors. Rate reflects a 0.25% discount for automatic recurring payments from a TopLine Checking or Savings account. Borrow at 5.79% APR for 72 monthly payments of \$16.48 per \$1,000 borrowed. APR is based on credit score, model year, loan-to-value less than 90% and term of loan. Loan subject to approval. Loan approval based on individual credit and term. Additional terms may be available. Rates, terms and conditions subject to change. For further information call 763-391-9494, email Ask@TopLinecu.com, stop by any branch location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369. **Offer does not apply to existing TopLine auto loans. During the 90 day no payment period interest will accrue. Payment due date is up to 90 days after the funding date. Must meet certain credit qualifications for 90 day no payment offer.

TopLine's 91st Annual Membership Meeting.

The secretary of your credit union's board of directors, John Jacobs, is excited to invite you to TopLine's 2025 Annual Meeting.



Event Details

Date: Tuesday, March 18, 2025

Time: 4:00pm

Location: Virtual with a conference call option

RSVP: By March 11, 2025

Reservations are required. Reserve your spot by completing the reservation request form online at www.TopLinecu.com/resources/annual-information/annual-meeting by March 11, 2025.

BOARD OF DIRECTORS

Paul Jacobsen CHAIR

Joan Molenaar VICE CHAIR

Bill Hnath TREASURER

John Jacobs SECRETARY

Kelly Breit DIRECTOR

Jim Caldwell DIRECTOR

Stacy Gerrety DIRECTOR

Therese Kieffer DIRECTOR

Todd Proulx DIRECTOR

Mike Rogosheske DIRECTOR

Mary Texer DIRECTOR

SUPERVISORY COMMITTEE

Mary Texer CHAIR

Diane Smith SECRETARY

Bill Akuma

Miles Edmundson

Beth Ketelsen

PRESIDENT & CEO

Mick Olson

763-391-9494

president@TopLinecu.com

TopLine Financial Credit Union

9353 Jefferson Highway
Maple Grove, MN 55369

763-391-9494

800-626-1448

Ask@TopLinecu.com

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 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



763-391-9494 | Ask@TopLinecu.com | www.TopLinecu.com

TopLine[®]
Financial Credit Union