

March 2026

## 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

**\$322.53**<sub>/MO</sub>

\$20,000, 72-month and 5.04% APR\*. Payment is \$16.13 per thousand dollars. 2022 & newer model year.

### Home equity line of credit

**\$249.58**<sub>/MO</sub>

\$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. Rates will be higher on loans with a Loan-to-Value ratio over 90%. 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 2022 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.

## Explore New Places with TopLine's Low Auto Rates

TopLine offers fixed-rate auto loans on new and used vehicles with flexible terms, competitive rates and a variety of repayment options.

### Get pre-approved today and enjoy TopLine's auto loan benefits:

- Free 24/7 online account access.
- Flexible repayment options.
- Free car buying services with Midwest Dealer Direct.
- No prepayment penalties.
- And much more!



**Rates starting at 4.74% APR\* and make no payments for 90 Days\*\*!**

**It's easy to apply!** Visit us online at [www.TopLinecu.com](https://www.TopLinecu.com), call 763-391-9494, email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) or stop by any of our branch locations.

**Don't miss out! This special offer ends March 31, 2026.**

\*APR means Annual Percentage Rate. Advertiser rate is current as of 3/1/2026 and is fixed for the term of the loan. Borrow at 4.74% APR for 60 monthly payments of \$18.76 per \$1,000 borrowed. Rates reflect 0.25% discount for automatic recurring payments from a TopLine Checking or Savings account. Rate available on 2022 and newer vehicles. APR may vary based on credit profile, loan amount, down payment, term of loan and collateral type. Loan subject to approval. Additional terms may be available. Rates, terms and conditions subject to change. Rates will be higher on loans with a Loan-to-Value ratio over 90%.

\*\*Offer does not apply to existing TopLine auto loans. During 90-day no payment period, interest will accrue. Payment due date will be 90 days after the funding date. Must meet certain credit qualifications for 90-day no payment offer. TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act.

## 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. All food donations must be non-perishable.

**Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through March 31, 2026.**

**Donations will benefit ACBC Food Shelf, the Community Emergency Assistance Programs (CEAP), Hope 4 Youth and Keystone Community Services.**

# TopLine Has Savings to Fill Your Pot of Gold!



Membership with \$5.00 share savings account required. Offer good through 3/31/2026.

\*APY means Annual Percentage Yield. Rate is accurate as of the last dividend declaration date. Minimum balance of \$1,000 to qualify for a certificate. Unless otherwise disclosed dividends are calculated daily and paid quarterly. A penalty may be imposed for early withdrawal. At maturity the certificate will automatically renew for current term and new dividend rate, unless otherwise disclosed, and if not withdrawn. Balances that fall below minimum will not earn dividends and may incur a monthly fee which will reduce account earnings. Fees could reduce earnings. Visit [www.TopLinecu.com](http://www.TopLinecu.com) or call 763-391-9494 for more details about rates and terms.

## TopLine's 92<sup>nd</sup> Annual Membership Meeting.

The secretary of your credit union's board of directors, Kelly Breit, is excited to invite you to TopLine's 2026 Annual Membership Meeting.



### Event Details

**Date:** Tuesday, March 17, 2026

**Time:** 4:00pm

**Location:** Virtual with a conference call option

**RSVP:** By March 10, 2026

**i** Reservations are required. Reserve your spot by completing the reservation request form online at [www.TopLinecu.com/resources/annual-information/annual-meeting](http://www.TopLinecu.com/resources/annual-information/annual-meeting) by March 10, 2026.

#### 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)

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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 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



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

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