

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

November 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
\$324.78_{/MO}

\$20,000, 72-month and 5.29% APR*. Payment is \$16.24 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.

You're Invited!

Coffee & Connections at TopLine.

You're invited! Come meet the TopLine Leadership Team and enjoy conversation, coffee and pastries.

Time: 9:00 a.m. — 10:30 a.m.

Dates and Locations:

Tuesday, November 4 — St. Francis TopLine Branch
23280 St. Francis Boulevard Northwest, St. Francis, MN 55070

Wednesday, November 5 — Coon Rapids TopLine Branch
3505 Northdale Boulevard Northwest, Coon Rapids, MN 55448

Family and friends are welcome to attend, please extend the invitation — no RSVP needed!

We look forward to connecting with you!



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, 2026 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!

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 2026 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, 2025 — January 31, 2026. TopLine is not affiliated with Amazon, Costco or Sam's Club.

TopLine Credit Union Foundation Scholarship Recipients Announced



Lizabeth, TopLine 2024 Scholarship Recipient.

This year TopLine Credit Union Foundation recognized 41 recipients and awarded a total of \$41,500 to credit union members pursuing or continuing post-secondary education.

Recipients were selected based on their response to the essay question of “Describe a time when you made a positive impact within your family, school or community. How did this experience shape your perspective for the future?”

Alexandra F.	Camille K.	Evan S.	Kyle O.	Neil R.	Sinai T.
Alvin C.	Caroline M.	Farah P.	Lukas W.	Nevaeh N.W.	Stephanie D.
Anthony H.	Charlize V.	Gabriela M.R.	Madison M.	Peter L.	Tia P.
Arvina S.	Charlotte L.	Isabel P.	Maresha E.	Quinn D.	Veronica M.
Benjamin W.	Danielle S.	Jeremiah S.	Margaret W.	Roy V.	Wendy R.
Bradyn D.	David G.	Kaleb M.	Mina B.	Sadie K.	African Education &
Brooke W.	Ethan N.	Keira F.	Nathan P.	Sanjeev S.	Health Initiative

Congratulations to the 2025 TopLine Credit Union Foundation Scholarship Recipients!

To learn more about TopLine Credit Union Foundation, visit www.TopLinecu.com/foundation.

Your TopLine Membership May Help to Pay Your School Expenses



The Minnesota Credit Union Network Foundation Scholarship Council (FSC) is awarding \$18,000 in scholarship money to Minnesota credit union members who are continuing their education.

Scholarship awards include eighteen \$1,000 scholarships. Any individual planning to pursue or continue post-secondary education in fall 2026/spring 2027 or is a high school senior graduating in 2026 is eligible to apply. Apply for a \$1,000 scholarship today! **The deadline to apply is November 30, 2025.**

For more information or to apply, visit the Minnesota Credit Union Foundation Scholarship Council website at www.mncun.org/scholarship-council.

The Foundation Scholarship Council (FSC) is a sub-committee of the Minnesota Credit Union Foundation. The Minnesota Credit Union Foundation is a tax-exempt 501(c)(3) organization. Tax ID 04-3740017.

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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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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