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TOPLINE ONLINE

Access your account, check your statement, pay your bills, make a remote deposit, apply for a loan and more. Conduct your banking on the go at www.TopLinecu.com. Download **TopLine's Mobile App** from the iTunes or Google Play Store.

CURRENT PAYMENTS

Home equity line of credit
\$54.17/MO

\$20,000 line and 4.75% APR** where LTV is 70% or less. Payment is \$3.96 per thousand dollars with a \$50 minimum.

New auto loans

\$306.79/MO

\$20,000, 75-month and 4.54% APR.* Payment is \$18.67 per thousand dollars. 2018 & newer model year.

*APR is Annual Percentage Rate. APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.30%. 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 about is on 2018 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 profile and LTV. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principle and interest payments.

TopLine Financial Credit Union receives two Twin Cities 2022 "Best of Business" Reader's Choice Awards!

TopLine is honored to be named Twin Cities Business 2022 Best of Business Reader's Choice Poll winner in the **Credit Union** and **Mortgage Lender** categories!

Twin Cities Business, Minnesota's leading provider of business news and insights, conducts annual survey of their readers

asking "Which companies exemplify true excellence in their respective industries?" and would they confidently refer to a family member, friend or colleague.

We are privileged to be chosen as a winner in two categories, as such company includes: Abott



Find out more at www.tcbmag.com.



TopLine Maple Grove



TopLine Brooklyn Park

Northwestern Hospital, D'Amico, Mayo Clinic, and University of Minnesota, just to name a few.

Our spirit of "People Helping People" is at core, and our remarkable team delivers on our brand promise of going above and beyond each and every day to serve our members, each

other and our communities. We remain committed to helping our members with all of their financial needs, now and always.

Thank you for making TopLine the Best Credit Union and Mortgage Lender in the state of Minnesota!

October is the month of making a difference.

CU Forward Day and International Credit Union Day

Every October credit unions from across the state of Minnesota come together and designate a day dedicated to community service projects and volunteer opportunities to showcase the true power of collectively working together to make a positive impact in our communities — **CU Forward Day**.



TopLine volunteers spent the morning doing yard work for local youth shelters.

TopLine has been participating in this collaborative credit union event since 2016, and this year our theme is *“Imagine What We Can Do Together!”* Employees will be spending the day giving back to our local communities by volunteering with a number of community partner organizations cleaning up lawns, stocking food shelves, knitting for a cause and more!

In addition to CU Forward Day, each year we celebrate **International Credit Union Day** to raise awareness about what it means for members around the world to have a credit union as their financial partner. Throughout the events of the past few years, credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty.

This year’s theme *“Empower your financial health for a brighter tomorrow,”* reflects the way credit unions empower members and the community to build a brighter financial future by working to improve members’ financial well-being. It is at the heart of the mission and structure of credit unions. Let’s celebrate the credit union difference on October 20! Stop by any branch for some sweet treats! **Thank you for being a member-owner!**

i Check out our virtual youth financial literacy sessions on October 20 starting at 9:00AM. Visit www.TopLinecu.com to reserve your spot!

TopLine’s 24th Annual Holiday Gift Drive

TopLine will host our 24th annual Holiday Gift drive to collect new gifts for Avenues for Youth, the Community Emergency Assistance Programs, Keystone Community Services and YMCA Youth and Family Services to help young people and families in need this holiday season.

i Donations can be purchased from TopLine’s Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through December 16.



Call for Board Candidates

TopLine's Nominating Committee is looking for candidates to serve on the Board of Directors as volunteers. Terms will begin following TopLine's Annual Meeting in April 2023.

What do board members do? TopLine board members oversee credit union operations. They meet once each month to determine policies to be implemented by credit union staff, attend educational sessions and serve on at least one special committee.

Why should I volunteer? Board membership provides an excellent opportunity for you to apply your financial and leadership experience. You will help others and yourself by determining the best way your credit union can serve its membership.

What qualifications do I need?

Qualified candidates are TopLine members in good standing, have a sincere desire to serve the credit union in an official capacity, and are willing to devote the necessary time to the position.

i For more information and additional qualification criteria, contact TopLine Senior Vice President Vicki Erickson at 763-391-9494 or send an email to verickson@TopLinecu.com. All nomination information must be received by November 4, 2022.



TopLine becomes TopLine Financial Credit Union.

TopLine has received final approval from federal and state regulators to convert from a federal to a state-chartered credit union, and along with this change the credit union will be changing "Federal" to "Financial" in its name, becoming TopLine Financial Credit Union. This move comes after the credit union's board of directors and membership officially approved the conversion in May. Thus, effective August 1, 2022 TopLine is now **TopLine Financial Credit Union**.

With the charter conversion TopLine will now be able to expand its community-based field of membership and offer financial services and products to serve four additional counties, for a total of 11 counties that include: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington and Wright in Minnesota.

What's important to know is:

- All deposit accounts will continue to be federally insured as they are today by the National Credit Union Administration (NCUA).
- This is not a merger, nor is it a conversion to a bank, but simply a conversion from a federal credit union charter to a state of Minnesota credit union charter.
- The way we operate as a credit union today won't change. It'll be business as usual for members!



We want to thank all members for your continued support of our financial services cooperative. And we encourage you to share the good news with your family and friends who live or work in our new counties as we look forward to serving them!

Thank you for being a part of the TopLine family!

eFraud Prevention: 12 Resources From TopLine

A new page on TopLine's website is dedicated to helping educate members on how to best protect themselves from the latest scams and prevent identity theft.

Stay safe by
visiting the
Financial Scams
page in the *Resources*
section of TopLine's website,
www.TopLinecu.com.



On the webpage, there are lots of tips to help prevent fraud and 24 hour-a-day, 7 day-a-week victim assistance self-serve resources. The page is updated on a daily basis based on the latest scams and threats.

TopLine Financial Credit Union is committed to arming you with the tools and information you need to protect yourself. Be aware of those that contact you via phone, email text or mail and ask for your identity information—like account numbers, PINs, CVV security codes, social security numbers, or your data of birth—as, most likely, this has the potential of being a scam. **TopLine will never contact you to ask for your personal information.**

- i** Visit the new *Financial Scams* webpage at www.TopLinecu.com/resources/financial-education/financial-scams. If you have questions or feel like you have been scammed, please contact us immediately at 763-391-9494, or if after hours, please call the number on the back of your debit or credit card.

Upcoming Free Seminars



Keeping the Cabin in the Family

Learn tips to keep the cabin as it is passed on to the next generation.

- **Wednesday, October 12 at 6:00PM —**
TopLine Learning Center: 9353 Jefferson
Highway, Maple Grove, MN 55369

Improve Your Credit Score: Spend Less, Get More

Learn how to get and read your credit report, tips to build your credit and so much more!

- **Tuesday, October 18 at 6:00PM —**
Virtual: once you register, we will send
you online access instructions.

Get Smart with Your Money Youth Financial Literacy Series

Encourages kids and their parents to talk about spending, saving and sharing their money.

- **Thursday, October 20 starting at 9:00AM —**
Virtual: once you register, we will send
you online access instructions.

Couples and Money (Team) Work

Learn money management strategies that you can implement together.

- **Tuesday, November 1 at 6:00PM —**
Virtual: once you register, we will send
you online access instructions.

- i** The events are free but space is limited. For more information or to reserve your spot, please call 763-391-9494 or visit www.TopLinecu.com/resources/financial-education/events.

The New Retirement

Economic realities are influencing the way we envision and prepare for retirement. With fewer pensions, the uncertainty about Social Security, higher medical costs and smaller nest eggs, many pre-retirees will have to delay their departure from the workforce or continue working at least part-time through their retirement years. Are you prepared? Are you wondering what to do with your 401(k)?

There are several things you can do with your old 401(k), including the following:

- Leave the money in the plan
- Roll the assets to your current employer's retirement plan (if permitted)
- Take a cash distribution (there are tax consequences and potential penalties for clients under 59½)
- Roll over the assets to an Individual Retirement Account (IRA)

Before you make a decision about what to do with your retirement funds, let TopLine Investment Services offer some helpful advice—at no cost or obligation to you. We can help you understand your options and determine what makes sense for you.



Shawn Gaustad

i TopLine Investment Representative Shawn Gaustad can help you develop investment strategies that strive to keep more of your hard-earned money and answer your questions. Call 763-391-9494 to schedule your complimentary, no-obligation consultation today.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. TopLine Financial Credit Union and TopLine Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using TopLine Investment Services, and may also be employees of TopLine Financial Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, TopLine Financial Credit Union or TopLine Investment Services. Securities and insurance offered through LPL or its affiliates are: •Not insured by NCUA or any other government agency •Not credit union guaranteed •Not credit union deposits or obligations •May lose value.

BOARD OF DIRECTORS

Paul Jacobsen **CHAIR**
Joan Molenaar **VICE CHAIR**
Bill Hnath **TREASURER**
John Jacobs **SECRETARY**
Kelly Breit **DIRECTOR**
David Ensteness **DIRECTOR**
“KP” Prabhakar Karri **DIRECTOR**
Therese Kieffer **DIRECTOR**
Pam Stegora Axberg **DIRECTOR**

SUPERVISORY COMMITTEE

Mary Texer **CHAIR**
Mike Rogosheske **SECRETARY**
Bill Akuma
Beth Ketelsen
Diane Smith

PRESIDENT & CEO

Tom Smith
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.

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TopLine is an Equal Opportunity Employer EOE.
NMLS# 654913

BRANCH HOURS & LOCATIONS

Bloomington

5221 Viking Drive
Bloomington, MN 55435

LOBBY

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–12PM

DRIVE-THRU

Mon–Thu: 8:30AM–5PM
Fri: 8:30AM–6PM
Sat: 9AM–12PM

Brooklyn Park

Park Place Promenade
9790 Schreiber Terrace North
Brooklyn Park, MN 55445

LOBBY

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–12PM

DRIVE-THRU

Mon–Thu: 8:30AM–5PM
Fri: 8:30AM–6PM
Sat: 9AM–12PM

Como Park

976 Lexington Parkway
St. Paul, MN 55103

LOBBY

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–12PM

DRIVE-THRU

Mon–Thu: 8:30AM–5PM
Fri: 8:30AM–6PM
Sat: 9AM–12PM

Maple Grove

9353 Jefferson Highway
Maple Grove, MN 55369

LOBBY

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–12PM

DRIVE-THRU

Mon–Thu: 8:30AM–5PM
Fri: 8:30AM–6PM
Sat: 9AM–12PM

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North
Plymouth, MN 55442

LOBBY

Mon–Thu: 9AM–5PM
Fri: 9AM–6PM
Sat: 9AM–12PM

DRIVE-THRU

Mon–Thu: 8:30AM–5PM
Fri: 8:30AM–6PM
Sat: 9AM–12PM



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

TopLine[®]
Financial Credit Union