



9353 Jefferson Highway
Maple Grove, MN 55369
763.391.9494
www.TopLinecu.com

Dear Member,

As a valued TopLine member, we are writing to inform you of some changes you will notice as we finalize the merger with Anoka Hennepin Credit Union on August 1, 2025.

This letter explains the changes you will see and the disclosures that apply to them, as well as the important changes to the terms and conditions of your account(s). All changes are effective August 1, 2025, unless otherwise noted.

You can find all the new disclosures at <https://www.toplinecu.com/merger>. You may also contact us at 763.391.9494, visit a branch or email ask@toplinecu.com to request a printed copy of the updated disclosures.

The changes outlined in this letter will take effect on August 1, 2025. Continued use of any one of your account(s) on August 1, 2025, constitutes acceptance of and agreement to the updated terms and conditions.

TopLine Money Market:

New tiers added

\$0.00 to \$9,999.99
\$10,000.00 to \$24,999.99
\$25,000.00 to \$49,999.99
\$50,000.00 to \$99,999.99
\$100,000.00 or greater

TopLine Checking:

Tier changes

\$500.00 to \$9,999.99
\$10,000.00 to \$19,999.99
\$20,000.00 or greater

Minimum Opening Balance lowered to \$500.00

Minimum Balance to Avoid a Service Fee – removed

Minimum Balance to Earn the Stated Annual Percentage Yield (APY) lowered to \$500.00

Effective August 1, 2025, the following disclosures will apply to your TopLine account(s) (details below):

- Privacy Disclosure
- Membership and Account Agreement
- Funds Availability Policy Disclosure
- Electronic Fund Transfers Agreement & Disclosure
- Truth-In-Savings Disclosure
- Fee Schedule

Change in Terms:

Electronic Fund Transfers Agreement and Disclosure:

ATM withdrawal limits increase from \$400 to \$500

Funds Availability: Effective July 1, 2025

The dollar amounts outlined in the Funds Availability Policy Disclosure are updated to align with new regulatory requirements.

TopLine may from time to time delay the availability of funds deposited into your account. The minimum dollar amount of deposited funds will be made available to you on the same business day we receive your deposit increases from \$225.00 to \$275.00 (case by case hold). For new accounts and exception holds, the amount made available to you increases from \$5,525.00 to \$6,725.00.

Fee Schedule:

Some other fees have been reduced or eliminated as a benefit of the merger.

Official Checks	\$2 per check; free with combined balance of \$15,000 or more; first free each month
Paid Overdraft ACH & Checks	\$29 each; maximum 3 per day
Paid Overdraft ATM & 1 time debit	\$29 each
Returned Unpaid ACH & Checks	\$29 each
Gift Cards	No longer available
Totally Free Checking	Removed ATM withdrawal fee

We sincerely appreciate your membership. Please contact us with any questions or stop in to any branch location.

TopLine Financial Credit Union
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