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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, 180-month and 3.25% APR** where LTV is 70% or less. Payment is \$2.71 per thousand dollars with a \$50 minimum.

Zero-down new car loans

\$297.64 /MO

\$20,000, 75-month and 3.54% APR.* Payment is \$14.89 per thousand dollars. 2017 and 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 above is on 2017 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 received three Twin Cities Business "Best of Business" Reader's Choice Awards!

TopLine is honored to be recognized as a Twin Cities Business Reader's Choice Poll Finalist in the Credit Union, Mortgage Lender and SBA Lender categories!

Twin Cities Business, Minnesota's leading provider of business news and insights, conducts an 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."



Find out more at www.tcbmag.com.

The communities the credit union serves have recognized TopLine as one of the most appreciated and trustworthy companies in Minnesota by being named one of the **top three best Credit Unions, Mortgage Lenders and Small Business Lenders in the state**. Several qualities that make TopLine stand out include the credit union's dedication to the mission of "People Helping People" by providing affordable and competitive financial services, commitment of TopLine employees to help consumers achieve their financial goals, positively making a local and global impact through community outreach activities via non-profit foundation, and helping consumers with homeownership and small business financing.

Thank you for making TopLine one of the top three Best Credit Unions in Minnesota.



TopLine Mortgage Team



TopLine Business Lending



TopLine Como Park Branch

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, this is called **CU Forward Day**.

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 spend the day giving back to our local communities by volunteering with a number of community partner organizations to do yard work, sort and stock food shelves, make care packs for hospital employees, serve lunch, knit 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 last year, credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty.

This year’s theme, “*Building financial health for a brighter tomorrow*,” reflects the way credit unions contribute to a brighter 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 21!

TopLine is highly committed to our philosophy of “*People Helping People*” and this is demonstrated by our active involvement in improving the financial lives of individuals and the betterment of our communities. **Thank you for being a member-owner!**

📍 Check out our virtual youth financial literacy sessions on October 21 starting at 9:00AM. Visit www.TopLinecu.com to reserve your spot!



Volunteers from last year's TopLine CU Forward Day



Volunteers from last year's TopLine CU Forward Day

Topline can make your dream home a reality!

Whether you’re searching for the perfect first home, upgrading to fit your growing needs or refinancing your existing mortgage, TopLine is here to guide you through the process. **We have fantastic home loan options** like Conventional Loans with as little as 3%* down and VA & Rural Development Loans with 0% down—your home payment may most likely be lower than renting!

Consider refinancing if your interest rate is higher than 3.5% or you may be missing out on an opportunity to save thousands of dollars over the life of your home loan! We offer no-closing cost options so even a small decrease in rate is a win-win and it’s free to inquire.

📍 Get pre-qualified today! Visit us 24/7 at www.TopLinecu.com, call 763-391-0877, email MyMortgage@TopLinecu.com or stop by any branch location.

*For those that qualify. Pre-qualification allows TopLine to pull credit report.

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 2022.

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 12, 2021.



TopLine Prepares Next Generation With Personal and Professional Growth Opportunities

TopLine had the pleasure of hosting four interns this past summer. Through partnership with BrookLynk, Keystone Community Services' Career Pathways and Right Track.

This year marked TopLine's sixth year hosting an intern through **BrookLynk**, a youth employment program responding to community needs, a youth work-readiness training program. Our BrookLynk intern graduated from Champlin Park Senior High School and will be attending Fordham University in New York this fall. During the 8-week internship, she assisted multiple departments including Marketing and Communications, Compliance and Indirect Lending as well as worked on a capstone project that focused on youth and personal finance.

For the third summer, TopLine virtually hosted an intern through the Career Pathways intern program at **Keystone's** Best Buy Teen Tech Center. Though the program youth receive work readiness training, build social and emotional skills, explore personal interests, learn essential job skills, develop a professional social network and learn about being a part of a community. TopLine's virtual intern created social media content as well as developed a financial literacy video explaining the differences between debit and credit cards.

And for the first year we partnered with **Right Track**, a career-readiness program in St. Paul, to host two virtual interns from Como Park Senior High School. Interns will be attending St. Catherine University and Macalester College. They created financial-related topic peer surveys, held peer interviews on financial literacy basics and participated in the Minnesota Jump\$tart Coalition's Youth Financial Literacy Conference.

We wish our interns all the best in their future endeavors!



BrookLynk intern Megha (center) with members of the TopLine Marketing team (Meredith and Vicki)



Keystone intern Gay (left) with members of the TopLine Marketing team (Vicki and Meredith)



Right Track interns Nag and Kalid (bottom) with members of the TopLine Marketing team (Meredith, Vicki, Madilyn)

Get a free financial check-up at TopLine!

No matter what your financial goals and dreams are, TopLine has the accounts and resources to help you thrive financially. It's easy to overlook the importance of reviewing your finances periodically. Even if your budget is in great shape, you could be spending more than you have to.

We invite you to meet with a TopLine financial expert to discover how to:

- Lower your monthly payments with lower rates on loans and credit cards
- Understand your financial picture by reviewing your credit report and score
- Earn more money with investment options
- Protect you and your family with a variety of insurance options
- Save time with TopLine's Online and Mobile Banking



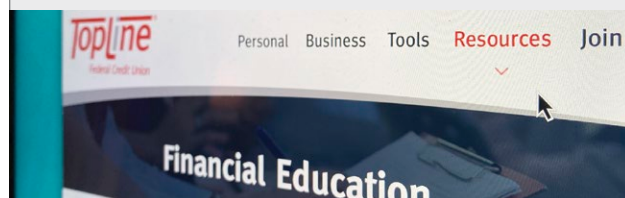
Everything adds up! Consider this—if your car payment was just \$15 less each month, you would save over \$900 over the course of 60 months. That doesn't even take into account the amount of interest you could save by getting a better rate!

Our TopLine financial experts are here to help. All you have to do is provide some basic information and we'll take it from there. You could be saving thousands before you know it!

i Contact us today to get started. Visit www.TopLinecu.com, Call us at 763-391-9494, email Ask@TopLinecu.com or swing by any of our branch locations.

"It's Where I Bank"

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 6 at 6:00PM
- TopLine Learning Center: 9353 Jefferson Highway, Maple Grove, MN 55369

What You Need to Know About Credit Scores

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

- Tuesday, October 12 at 6:00PM
- Virtual—upon registration, a link will be sent to you.

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 21 starting at 9:00AM
- Virtual—upon registration, a link will be sent to you.

Scam Proof Your Finances—Protect Yourself Against Identity Theft

Learn to navigate the new economy and technology with reduced risk.

- Tuesday, November 2 at 6:00PM
- Virtual—upon registration, a link will be sent to you.

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.

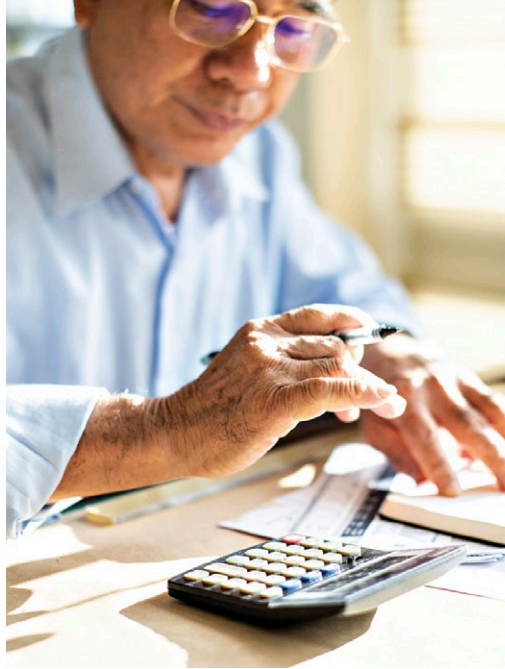
"It's Where I Bank"

Retiring with an Employer Pension Plan? We can help.

These days pensions are less popular but there are still many people who have earned a pension at some point during their working careers.

If you are lucky enough to have an employer pension plan, you may need help understanding the various disbursement options when your retirement day approaches.

Let TopLine Investment Representatives Shawn Gaustad and Grant Germscheid help you through the decision-making steps of your employer pension plan. All consultations are complimentary and there is never an obligation to invest. Call 763-391-9494 to schedule your complimentary, no-obligation consultation.



Shawn Gaustad

TopLine Senior Investment Representative
763-391-0843
sgaustad@TopLineInvestments.com



Grant Germscheid

TopLine Investment Representative
763-391-0894
ggermscheid@TopLineInvestments.com

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 Federal 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 Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, TopLine Federal 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

Jim Kaster CHAIR
Paul Jacobsen VICE CHAIR
Joan Molenaar TREASURER
John Jacobs SECRETARY
Kelly Breit DIRECTOR
Sherol Christian DIRECTOR
Dawn Hansen DIRECTOR
Bill Hnath DIRECTOR
Pam Stegora Axberg DIRECTOR

SUPERVISORY COMMITTEE

David Ensteness CHAIR
Bill Akuma
Therese Kieffer
Mike Rogosheske
Mary Texer

PRESIDENT & CEO

Tom Smith
763-391-9494
president@TopLinecu.com

TopLine Federal 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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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



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SINCE 1935



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