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TOP TIP

Access your account, check your statement, pay your bills, make a remote deposit, apply for a loan and more—virtually, anywhere and anytime—with TopLine's **FREE** mobile/online access, eStatements and bill pay service. 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 loans

\$149.86 /MO

\$20,000, 180-month and 4.19% APR* where LTV is 60% or less. Payment is \$7.50 per thousand dollars.

Zero-down new car loans

\$295.83 /MO

\$20,000, 75-month and 3.34% APR.* Payment is \$14.80 per thousand dollars.

*APR is Annual Percentage Rate. LTV is Loan-to-Value. APR is available with above requirements and a TopLine Checking account with direct deposit and auto pay is required. Actual APR may vary based on credit history and LTV. Rates current at time of printing and are subject to change.

A MESSAGE FROM YOUR PRESIDENT

For over 82 years TopLine Federal Credit Union has been dedicated to building life-long relationships with you, our member-owners, to help you reach and manage your personal financial goals. Much has changed over the course of our existence, however serving and helping you along your financial journey hasn't—it's still the core value of what makes your credit union unique.



TopLine President
& CEO Tom Smith

Your credit union had another successful and profitable year in 2017. At the end of November our loan growth topped out at nearly \$39 million, our largest annual increase ever, our assets grew to more than \$417 million and our loan delinquencies and losses remain significantly below industry averages. Our capital, the primary measure of a financial institution's strength, was 9.77%, which is 40% higher than the level considered by the National Credit Union Administration (NCUA), our federal regulator, as "well capitalized."

We were honored to be recognized in 2017 with several accolades, including being named "Best Credit Union in Minnesota" by *Twin Cities Business Magazine*, meeting national standards as a "Top Workplace" by the *Star Tribune*, and receiving the "Louise Herring Philosophy in Action Member Service Award" for innovative programs and services to meet our members' financial needs.

"Best Credit Union in Minnesota."

—*Twin Cities Business Magazine*

You are why we exist, and improving your overall banking experience at TopLine is of the utmost importance in this ever-evolving financial services industry. Over the next couple of years we will be investing in new technologies

to better serve you with a priority being to continue to ensure your accounts are safe and secure. In the coming months we will unveil our new website, which will include a modern look with streamlined navigation and member stories, while continuing to optimize our social media sites to engage with the community. And your feedback is important! TopLine will be launching a member experience program to gather your insights to continue to enhance our level of service.

Thank you for being a member of the TopLine family and placing trust in your credit union; we don't take that for granted. Our team is here for you every step of the way on your financial journey.

Wishing you and yours a wonderful year ahead!
My door is always open...stop by any time.

Tom Smith

Board of Directors Confirm 2018 Nominees

Nominations by Petition due February 1, 2018.

Each year the board-appointed nominating committee is charged with soliciting candidates to voluntarily serve on your credit union's board of directors. This year the committee was charged with securing candidates to fill three positions, all to serve three-year terms.

Board Vice Chair and Assistant Secretary Paul Jacobsen is pleased to present the 2018 slate of nominees. A brief statement of qualifications and biography for each nominee appears below along with his or her response to the question: *"Why do you want to serve the credit union in an official capacity?"*

Kelly Breit has been a TopLine credit union member for 14 years, currently serves on TopLine's Board of Directors, and has served on the Supervisory Committee since 2008, holding the Chairman role for five years.

An entrepreneur specializing in technology consulting, Breit founded Breit Consulting, Inc., in 1993, Netalliance, Inc., in 1994 and Breit Realty, LLC in 2002. He has been in Information Technology management roles for 25+ years and currently works as an Senior IT Program Manager at Express Scripts in Bloomington. Breit also volunteers to work with start-up companies on corporate structure, tax and finance strategies and has served on the board of directors for both for-profit and not-for-profit organizations such as the Minnesota Woodworkers Guild, Kekekabic Trail Club and Bassett Creek Home Owners Association.

After attending Wayzata High School, Breit studied Entrepreneurship at the University of Minnesota and completed numerous trade and professional programs.

When asked why he desires to serve in an official capacity at TopLine, Breit said, "As a 14-year member of TopLine and 9-year volunteer, I enjoy contributing my knowledge and leadership skills. I believe strong corporate governance is key to the success of the credit union and would like to continue providing my technology expertise to help TopLine take advantage of new innovations while representing the best interests of TopLine's member-owners."

Jacob Sellers has been a TopLine credit union member since 2016. He is an attorney with 12 years of experience representing credit unions and financial intuitions. Currently he works for Bernick Lifson, P.A. representing financial institutions in state and federal court

proceedings in all aspects of debt collection and collateral recovery. Previously he worked at Winthrop & Weinstine, P.A. defending financial institutions and representing clients in complex commercial litigation.

Sellers earned a Bachelor of Arts degree in Political Science from the University of Connecticut, and Juris Doctor, magna cum laude, from William Mitchell College of Law.

He is also active in his community, volunteering for Habitat for Humanity and Minneapolis Heilicher Day School and does pro bono work for the Minnesota Bar Association.

When asked why he desires to serve in an official capacity at TopLine, Sellers said, "I am an attorney with twelve years of experience representing credit unions and financial institutions. Serving on the board will allow me to utilize my professional experience and expertise to further TopLine's mission and interest of its member owners."

Frank X. Viggiano has been a TopLine Federal Credit Union member for over 30 years, originally joining Como Northtown Community Credit Union.

In 1986 Viggiano founded his own rental real estate company, and has been serving as the owner/operator and President. Prior to starting his own small business, he was the Executive Director for 18 years at Minnesota State University Student Association (MSUSA), now referred to as Students United, a non-profit organization, and has also served as Executive Director for three other non-profits since 1976. Additionally, he is the founder and Chairman emeritus of the Minnesota State University Student Association Federal Credit Union, and also served as Chairman and Director at Northtown Community

Credit Union for 20 years, along being an active volunteer with several other non-profit organizations.

Viggiano earned a degree in Political Science and Education/Social Studies with minors in History and Sociology from LaSalle University in Philadelphia. He also earned a degree in Education Policy Fellowship from the University of Minnesota and attended the Institute of Public Affairs Leadership Program from the University of Minnesota Humphrey Institute.

When asked why he desires to serve in an official capacity at TopLine, Viggiano said, "I am a small business owner, father of three teenagers and a volunteer chair of a Community Scholarship Program, who wants to give back to the community, particularly to TopLine Federal Credit Union. The credit union helped me purchase my first car and finance my rental real estate purchases over the last 30 years, and I would like to assist TopLine members reach their full financial potential."

Bill Hnath, a TopLine member for 32 years and a TopLine Board member for the past six years, has worked at UnitedHealth Group for nearly 27 years. Hnath is currently Director of Early Career Programs, with responsibility for developing internship, rotational and accelerated learning leadership programs. Previously, Hnath has held several accounting and financial leadership roles over his tenure at UnitedHealth Group. Most recently, he was the Vice President, Controller of the \$50 billion Medicare division. He also served on the board of directors of eleven UnitedHealth Group companies. Prior Hnath was employed by Deloitte & Touche, a public accounting firm, as an auditor where he performed a variety of

financial statement and compliance audits.

Hnath attended Robbinsdale High School and earned a Bachelor of Arts degree in Accounting from St. John's University in Collegeville, MN. Hnath currently lives in Rogers, MN, and is actively involved in various youth and community organizations.

When asked why he wants to serve in an official capacity with TopLine, Hnath said, "TopLine has played an important role in my family's life and financial journey. I simply want to give back, by offering my financial and business leadership experience to TopLine members and the Board."

Kyle Tonn has been a TopLine credit union member since 2012. He is currently employed by the Osseo School District as a Human Resources Specialist and has been working in this capacity for the past seven years. Previously he worked at Wells Fargo Home Mortgage as a Mortgage Specialist and as Treasurer for the Regional Democratic Party. Additionally he has been a swim instructor for the City of Maple Grove Parks and Recreation for the last 17 years. He is currently the Treasurer of the 3rd Congressional District Democratic Party and

has been former Vice Chair.

Tonn attended Osseo High School and earned a Bachelor of Science degree in Business Administration from the University of Wisconsin, Stout.

When asked why he desires to serve in an official capacity at TopLine, Tonn said, "I have been a proud member for over 5 years and want to serve on the board so I can offer a fresh perspective. Professionally, I work in the public sector, with experience in both information technology and human resource roles."

Pam Stegora Axberg has been a TopLine credit union member for 32 years. She currently is a Senior Vice President at UnitedHealthcare. Axberg also had a 20+ year tenure with Qwest Communications where she was a Senior Vice President and Officer leading various departments such as operations, engineering, customer service and product development. In addition to her corporate leadership roles, Axberg is committed to community service. She serves on the YWCA USA board including previous positions as board chair and finance chair for YWCA Minneapolis. She is also active in Girl Scouts River Valley where she

was a troop leader for 12 years and is a Board Member and chair of the Finance Committee. Her passion for youth education and financial literacy is why she is also active on the Junior Achievement Upper Midwest Board of Directors.

Pam is a current board member of TopLine Federal Credit Union, serving since October, 2014.

Axberg earned a bachelor's degree from St. Catherine University and master's degree in business administration from the Carlson School of Management at the University of Minnesota.

When asked why she desires to serve in an official capacity at TopLine, Axberg said, "As a member for 32 years, I have found value in TopLine in many ways, from traditional banking to mortgages, and from credit cards to their financial courses for my children. My 20-year executive experience with U S West/ Qwest and 12 years with UnitedHealthcare gives me a solid foundation to help provide governance. I am committed to the role and responsibility of ensuring TopLine continues to provide safe, local member-friendly financial services to serve you, the member and the member-owner."

Nominations by Petition due Thursday, February 1, 2018.

Additional nominations may be made by petition signed by 1% of TopLine's total membership (call for exact number). Such nominations must be accompanied by a statement of qualification and biographical data, and by a letter stating that the nominee will serve if elected. The nominee must also meet the candidate qualification criteria established by your Board of Directors. Nominations by petition must be filed with the Secretary of the Board of Directors no later than February 1, 2018. Election ballots will be mailed to all eligible TopLine members in February and election results will be announced at your credit union's 2018 Annual Meeting on Saturday, April 7, 2018.

i If you have questions about nomination procedures or would like to request more information about candidate qualification requirements, send an email to Ask@TopLinecu.com or call 763-391-9494.

TopLine Participated in Statewide Day of Kindness



TopLine, along with 38 other credit unions across the state, participated in our annual collaborative credit union event in October, showcasing the true power of working together to make a difference in our communities. Minnesota credit union employees volunteered 12,224 hours in 80 communities across Minnesota, impacting over 33,574 people.

TopLine volunteered at Community Emergency Assistance Programs (CEAP) and Keystone Community Services. Volunteers helped sort school supplies, stock food shelves and assisted with weeding and mulching community gardens.

What a fun day working as a team to make a positive impact in our communities!

College Scholarships Available for Members

The Foundation Scholarship Council (FSC) is awarding **\$20,000 in scholarship money** to Minnesota credit union members who are continuing their education.

Scholarship awards include **two \$3,000 scholarships, two \$2,000 scholarships, and ten \$1,000 scholarships.**

Any individual planning to pursue or continue post secondary education by attending a college or university, graduate or law school, two- or four-year program or community or technical college in fall 2018/ spring 2019 is eligible. **There are no fees to apply.**

Those interested need to complete a one-page application form and submit an essay (500 words or less) that answers the question: *"What is your best-ever consumer experience? Where was it [anywhere]? What made it so great?"*

Application deadline is February 1, 2018.

Scholarship recipients will be selected and announced in the spring of 2018.

The Foundation Scholarship Council, a committee of the non-profit Minnesota Credit Union Foundation, is a volunteer organization made up of representatives from credit unions across the state of Minnesota to enhance the future of the credit union movement by promoting financial awareness. Tax ID 04-3740017.

i For more information or to apply, visit TopLine's website at www.TopLinecu.com or the Minnesota Family Involvement Council website at www.mnfic.org.



The Foundation Scholarship Council has \$20,000 available in scholarship money for members of Minnesota credit unions. The application deadline is February 1, 2018; there are no fees to apply.

Join us for our 84th Annual Membership Meeting on April 7, 2018.

The secretary of your credit union's board of directors, Bill Hnath, is pleased to announce that TopLine's 2018 Annual Meeting will be held Saturday, April 7 at the **Minneapolis Marriott Northwest, 7025 Northland Drive in Brooklyn Park**, located on the northwest corner of 694 and Boone Avenue.

A light breakfast will be available at 9:00AM followed by the business meeting, to be called to order at 9:45AM. During the meeting, 2017 financial reports and the board of directors' election results will be presented.

i There is no charge to attend the meeting, but reservations are required. Reserve your seat by completing the reservation request form, emailing Ask@TopLinecu.com or calling 763-391-9494 by March 9, 2018.



Reservation Form

TopLine Federal Credit Union
Annual Membership Meeting Reservation Request

TOTAL NUMBER OF PEOPLE ATTENDING _____

MEMBER NAME* _____

ACCOUNT # _____

MEMBER NAME* _____

ACCOUNT # _____

GUEST(S) NAME _____

MAIL YOUR REQUEST FORM TO:
TopLine Marketing Department
9353 Jefferson Highway, Maple Grove, MN 55369

*Reservations must be received by March 9, 2018, and will be held under member name(s).

TopLine Wins Member Service Award

TopLine has been honored with a Louise Herring Philosophy-in-Action Member Service Award. The award, sponsored by the Minnesota Credit Union Network (MnCUN) and the Credit Union National Association (CUNA), recognizes credit unions that demonstrate the credit union philosophy, and who create services that benefit their members.

TopLine's statewide award achievement was for the credit union's development of a product to help jump start members ability to save, called Sum-It-Up Savings.™ The way the program works is simple: the member enrolls and uses the TopLine debit card that is tied to the TopLine checking account to pay for everyday purchases such as gas, groceries, dining, and the credit union will round the transaction up to the nearest whole dollar and transfer the extra into a savings account of the member's choosing.



This program makes it easy for members to save on a routine basis, and since 2011 over 1,300 TopLine members have cumulatively saved nearly \$815,000 in their personal savings account using the Sum-It-Up Savings program.

Members can save for any purpose—whether it being gradually building a child's savings, saving to make a down payment on a new home, setting money aside for emergencies, planning a trip, or simply storing up some fun money.

i To learn more about TopLine's Sum-It-Up Savings™ Program, visit www.TopLinecu.com/savings_plan/

TopLine helped to brighten the holidays!

During the months of November and December, TopLine hosted our 19th annual *Holiday Toy Drive* to collect new toys and cash for Community Emergency Assistance Programs (CEAP), Keystone Community Services and Avenues for Homeless Youth.

TopLine members and employees generously donated over 360 toys and nearly \$930 to brighten up the holidays and bring joy to many families this past holiday season.

Thank you to everyone who donated!



TopLine is on Snapchat!



Add us as a friend to view photos and videos of community events, charitable efforts, educational workshops, and so much more!

It's easy! Just open the Snapchat app on your smartphone and search "TopLineFCU" or take a Snapchat of our handy QR code. Happy Snapping from TopLine!

Upcoming Free Seminars

Get Smart with Your Money Youth Financial Literacy Series

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

- **Monday, January 15**
starting at 9:00AM

Master Student Loan Debt

Face your student loan debt with new knowledge—we'll show you how to sort through the maze of loan types and servicers, as well as the many repayment options.

- **Tuesday, February 6 at 6:00PM**

Scam Proof Your Finances— Protect Yourself Against Identity Theft

Learn how it happens and how to prevent it, and available resources if needed.

- **Tuesday, March 6 at 6:00PM**

Teen Driver Seminar: "Prepare Your Teen for the Road Ahead"

Learn tips both you and your teen should know for safe driving and insurance coverage.

- **Tuesday, March 13 at 6:00PM**

Improve Your Credit Score

Learn how to obtain, understand and improve your credit and credit score.

- **Wednesday, March 21 at 6:00PM—
at Como Park Street Car Station,
1224 N Lexington Parkway, St. Paul, MN**

i Seminars are held at TopLine's Learning Center located at 9353 Jefferson Highway in Maple Grove, unless otherwise noted. The events are free but space is limited—for more information or to reserve your spot, call 763-391-9494 or email RSVP@TopLinecu.com.

"It's Where I Bank"

Looking to save money on your insurance?

At TopLine we work to save our members money every day, in every way we can. It's our commitment to provide you with quality products to protect you, your family and your belongings.

Through TopLine Insurance Agency, we offer personal and business policies from a number of well-known property and casualty insurance carriers like Encompass, Progressive, Safeco, Travelers—up to 20 different insurance carriers to assure you get the right policy at the best price to fit your individual needs.



Phil Derksen



Jeff Seifert

Interested in seeing if you could save money on your insurance?

TopLine Insurance Representatives Phil Derksen and Jeff Seifert will help you find the best and most appropriate coverage for your situation. Call 763-391-0007, email Quote@TopLinecu.com or visit www.TopLinecu.com to schedule your free, no-obligation, coverage comparison today!



TopLine
Insurance Agency

AUTO | HOME | RENT | MOTORCYCLE & ATV
BOAT & RV | BUSINESS | LIFE

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BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

Bill Akuma CHAIR
Kelly Breit
David Ensteness
Therese Kieffer
Mike Rogosheske

PRESIDENT & CEO

Tom Smith
763-391-0501
president@TopLinecu.com

TopLine Federal Credit Union

9353 Jefferson Highway
Maple Grove, MN 55369
763-391-9494
800-626-1448
www.TopLinecu.com
m.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 the 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 – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
Sat: 9AM – 1PM

Brooklyn Park

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

LOBBY

Mon – Thu: 9AM – 5PM
Fri: 9AM – 6PM
Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
Sat: 9AM – 1PM

Como Park

976 Lexington Parkway
St. Paul, MN 55103

LOBBY

Mon – Thu: 9AM – 5PM
Fri: 9AM – 6PM
Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
Sat: 9AM – 1PM

Maple Grove

9353 Jefferson Highway
Maple Grove, MN 55369

LOBBY

Mon – Thu: 9AM – 5PM
Fri: 9AM – 6PM
Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
Sat: 9AM – 1PM

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North
Plymouth, MN 55442

LOBBY

Mon – Thu: 9AM – 5PM
Fri: 9AM – 6PM
Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
Sat: 9AM – 1PM

"It's Where I Bank"

TopLine

Federal Credit Union
SINCE 1935

