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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
\$66.67 /MO

\$20,000, 180-month and 4.00% APR**
where LTV is 70% or less. Payment is \$2.71 per thousand dollars with a \$50 minimum.

New auto loans
\$299.94 /MO

\$20,000, 75-month and 3.79% APR.*
Payment is \$15.00 per thousand dollars.
2018 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 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's state charter conversion has been approved.

I have some fantastic news to share! TopLine's membership overwhelmingly approved converting our credit union from a federally chartered credit union regulated



TopLine President & CEO Tom Smith

by the National Credit Union Administration (NCUA), to a state-chartered credit union regulated by the State of Minnesota, Department of Commerce.

What's important to know is that 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 will be business as usual for members.

- You won't notice any changes to our products and services, branch and ATM locations, hours of operations or in any way how you currently conduct or transact your business with us.
- Our TopLine teams will remain the same so you can expect to see and continue to work with the same employees that you have come to know.
- You can continue to use our Shared Branching services as you always have, allowing you to use other credit

unions locally or out-of-state for your banking needs.

- **All your deposit accounts will continue to be federally insured as they are today by the National Credit Union Administration (NCUA).**

The only change you will notice will be to our name. We are required to remove "Federal" from our name; **we will be changing our credit union's name to TopLine Financial Credit Union.**

Our anticipated conversion date is August 1, 2022. This is when we will expand our field of membership to add 4 more counties (Chisago, Isanti, Sherburne and Wright) to our current 7-county charter (Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington), giving us the ability to serve 11 counties.

This is a significant opportunity for us to broaden our reach in more communities to serve more individuals, families and small business owners, to act as a resource to advocate for financial well-being as well as support additional social responsibility efforts to positively impact the communities we serve.

This is a really exciting time for our credit union as it provides us the opportunity to ensure continued growth and make a bigger impact in a broader community.

Thank you for your support of this important initiative for our credit union's future success!

Tom Smith

TopLine Attends CUNA's Governmental Affairs Conference In Washington, DC

This spring, TopLine executives and board members had the opportunity to attend the annual CUNA (Credit Union National Association) Governmental Affairs Conference in Washington, DC. The event brought together over 3,000 credit union leaders to discuss policies, meet with legislators on Capitol Hill and **to remind legislators and regulators why credit unions are Americans' best financial partners: we put people before profits.**

This year's theme focused on "Promoting Financial Well-Being For All," and the aim was to share our members' stories

with lawmakers to showcase how our not-for-profit tax status helps our members buy homes, invest in small businesses, fund education and influence positive change to advance our communities; all to secure a stronger and healthier financial future for individuals and families.

During their visits on Capitol Hill, the group met with U.S. Senators Amy Klobuchar and Tina Smith as well as members of the U.S. House and their staff. Meetings focused on modernizing credit union service, securing data to protect consumer privacy and improve financial well-being.



Minnesota Credit Union delegation with U.S. Senator Tina Smith.

Open the door to low rates on your new home!

Are you in the market to buy? Interest rates are still low. Plus, there are 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!

TopLine is a full-service mortgage lender. We offer just about every kind of home loan available. Whether you are looking for a conventional mortgage, FHA, VA, second mortgage or jumbo we'll explain your options and help you save money with our competitive rates.



Your home payment may most likely be lower than renting!

Get started today! Call your personal TopLine Mortgage Advisor—Ben, Clayton, Jeremy or Taylor—at 763-391-0877 to find out if we can help you save. Or visit us 24/7 at www.TopLinecu.com, email MyMortgage@TopLinecu.com or stop by any of our branch locations to discuss your rates and refinance options. **Complete our free and easy online application 24/7 at www.TopLinecu.com.**

*For those that qualify. Pre-qualification allows TopLine to pull credit report. Must be eligible for membership with TopLine. Call 763.391.0877 for details. Contact TopLine at 763-391-0877, email MyMortgage@TopLinecu.com or stop by any branch for further details. NMLS# 654913

TopLine Credit Union Foundation Scholarships are available for members.

CARE. CONNECT. CONTRIBUTE.

This year the foundation will be awarding \$20,000 in scholarship money to TopLine members who are continuing their education. The scholarship awards include twenty \$1,000 scholarships.



The application deadline for 2022/23 TopLine Credit Union Foundation Scholarships is August 31, 2022. For more details visit www.TopLinecu.com/Foundation.

Any individual planning to pursue or continue post-secondary education by attending a college or university, graduate school, or a 2 to 4 year community, vocational or technical college in the fall of 2022 is eligible. All eligible schools must be accredited by the U.S. Department of Education.

- Those interested need to complete a one-page application form and submit an essay (500 words or less).
- Application deadline is August 31, 2022.
- Scholarship recipients will be selected and notified by October 14, 2022.

i For more information or to apply, visit www.TopLinecu.com/Foundation, email Foundation@TopLinecu.com or call 763-391-9494.

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Donations are tax deductible to the extent allowed by law. For more information or to make a tax-deductible donation, visit www.TopLinecu.com/foundation, call 736-391-9494, email Foundation@TopLinecu.com, stop by any branch location or write to: 9353 Jefferson Highway, Maple Grove, MN 55369. Federal Tax ID # is 46-4335752.

TopLine's New Diversity, Equity, Inclusion & Accessibility Advisory Group

TopLine has established a Diversity, Equity, Inclusion & Accessibility (DEIA) Advisory Group, comprising of 8 employees. The group's responsibilities include: Awareness, Education and Engagement.

TopLine's DEIA Advisory Group is currently focusing on internal education efforts and lunch-n-learn sessions to continue to strengthen the credit union's culture, foster inclusion and ensure all voices are heard and valued at TopLine. The DEIA Advisory Group reinforces our cooperative spirit of "people helping people" by living our mantra: to **Belong, Celebrate, Unite** with each other.



TopLine Credit Union Foundation Charitable Lawn Bowling Event

TopLine Credit Union Foundation hosted its Sixth Charitable Lawn Bowling Fundraiser on Thursday, June 30th! It was a great day for all filled with lawn bowling, fundraising, networking and more! Proceeds are



TopLine's Lawn Bowling Fundraiser was held at Brookview Golf and Lawn Bowling.

used to award scholarships, fund financial education and counseling programs, support non-profit charitable organizations and foster community give-back efforts. **Thank you to all our incredible sponsors and participants — we couldn't have done it without you!**

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Donations are tax deductible to the extent allowed by law. For further information call 1-800-626-1448 or 763-391-9494, email Foundation@TopLinecu.com, stop by any TopLine branch location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369. Federal Tax ID # is 46-4335752.

TopLine offers shared branching!

As a TopLine member you can enjoy convenient access to your credit union account at over 5,000 credit union branch locations nationwide – all for free – through our shared branching network.

Shared branching provides you access to thousands of convenient locations so you can conduct transactions just like you were at one of TopLine branches. A cooperative network of credit unions from all over the country have joined together to share facilities allowing credit union members more convenient access to their accounts.

i To view shared branching locations, visit www.TopLinecu.com/atms-locations.

TopLine Welcomes Paul Jacobsen As New Board Chair

TopLine welcomed Paul Jacobsen as our new Board Chair on Monday, April 25, 2022. Paul has been a TopLine member since 1996 and 22-year member of TopLine's Board of Directors.



Paul Jacobsen, TopLine's new Board Chair, is a 22-year member of TopLine's Board of Directors.

For the last 16 years he served as Board Vice Chair, and previously served on TopLine's Supervisory Committee. We look forward to his experience and expertise, as well as the rest of the Board, to provide future direction on strategic initiatives.

"It's Where I Bank"

19th Annual Back-to-School Supply Drive

TopLine is helping students start the school year off right! During the months of July and August, TopLine will be collecting school supplies at all branch locations to benefit Avenues for Youth, Community Emergency Assistance Programs (CEAP) and Keystone Community Services.



The Back-to-School Supply Drive most needed items are:

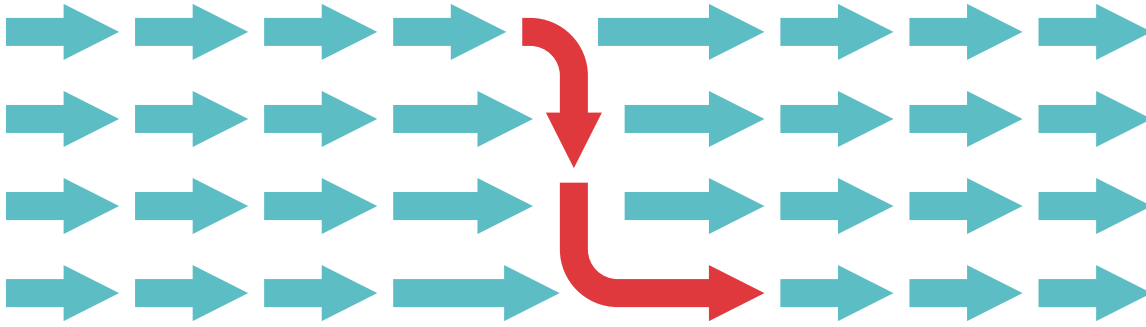
- #2 Pencils
- Backpacks
- USB drives
- Erasers
- Glue sticks
- Loose-leaf paper
- Notebooks
- Pencil sharpeners
- Protractors
- Pocket folders
- Safety rulers
- School boxes

i **It's easy to contribute!** Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through August 18, 2022.

"It's Where I Bank"

What has changed for you in 2022?

Let TopLine help with your financial planning strategies.



If notable changes occurred in your personal or professional life, then you will want to review your finances. Now is a good time to get cracking and see where you can potentially save some taxes for this year and/or build more wealth. Little moves might help you improve your short-term and long-term financial situation.

i TopLine Investment Services Representative Shawn Gaustad help you develop investment strategies that strive to keep more of your hard-earned money. **Call or email to schedule your complimentary, no-obligation consultation today.**

- Did you start a new job or leave a job behind?
- Did you retire or is it on the near horizon?
- Did you start a family?
- Did you receive an inheritance?
- Did your marital status change?



Shawn Gaustad

TopLine Investment Representative
763-391-0843
sgaustad@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.**

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Joan Molenaar VICE CHAIR
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Kelly Breit DIRECTOR
David Ensteness DIRECTOR
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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 Federal Credit Union

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Maple Grove, MN 55369
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800-626-1448
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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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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

"It's Where I Bank"
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Federal Credit Union
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