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TOPLINE ONLINE

Access your accounts anywhere, anytime with our free and convenient online and mobile banking services. Deposit checks remotely by using Mobile Deposit. Get cash and deposit checks in any of our TopLine ATMs.

CURRENT PAYMENTS

New auto loans

\$329.44/MO

\$20,000, 72-month and 5.79% APR.* Payment is \$16.48 per thousand dollars. 2021 and newer model year.

Home equity line of credit

\$249.58/MO

\$50,000 line and 5.99% APR** where LTV is 85% or less. Payment is \$4.99 per thousand dollars with \$50 minimum.

*APR is Annual Percentage Rate. APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.50%. 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 2021 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 score and LTV. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principal and interest payments.

IMPORTANT MEMBER UPDATE

Our software integration may temporarily limit access to your accounts.

We are excited to officially welcome Anoka Hennepin Credit Union members to our TopLine family! The final step of our merger will be integrating our software systems from July 31 to August 4.

We will be integrating Anoka Hennepin member data into TopLine's software systems, so there will be no *changes* for TopLine members. However, **access to your accounts may be limited or temporarily unavailable during the integration period from July 31 to August 4.**

More details on page 2



New Maple Grove West Branch

TopLine's new Maple Grove West branch location is now open! The new Maple Grove West branch is located at **7015 Alvarado Lane North in Maple Grove**—off 101 and Bass Lake Road, across from Hy-Vee.

Stop by to say hi! The Maple Grove West team looks forward to serving you personally, as well as providing convenience with our new innovative 24/7 Interactive Teller Machine (ITM) and other digital capabilities that offer financial education opportunities.



Temporary Limits To Account Access

Thank you for your patience during this temporary period as we integrate our systems. We're committed to making the process as smooth as possible while continuing to support your financial needs.

Once all software systems are fully integrated on August 4, you gain full access to five additional branch locations, which include Champlin, Circle Pines, Coon Rapids, Forest Lake and St. Francis. For more details visit www.TopLinecu.com/atms-locations.

TopLine is 180+ employees strong, serving over 70,000 members from 11 branch locations across 15 counties in the metro and northern suburbs, with more than \$1.1 billion in assets.

Important dates and times

During the integration period, access to your accounts may be limited or temporarily unavailable:

- **Branches and our Call Center will be closed** Friday, August 1 through Monday, August 4. They will reopen on Tuesday, August 5.
- **Online/Mobile Banking will be unavailable** starting at 7:00PM on Thursday, July 31 through Monday, August 4. Access will be available again on Tuesday, August 5 at 8:30AM.
- **Direct Deposit, ACH, and Payments** must be received by 5:00PM on Thursday, July 31. Account posting will occur on Tuesday, August 5.
- **Debit Cards, Credit Cards, ATMs, and Checks** will *not* be impacted—you can use these as normal during the integration period.

i If you have questions about access to your accounts, call us at 763-391-9494, email Ask@TopLinecu.com or stop by any branch location. For more information related to our merger, scan this QR code or visit www.TopLinecu.com/merger.



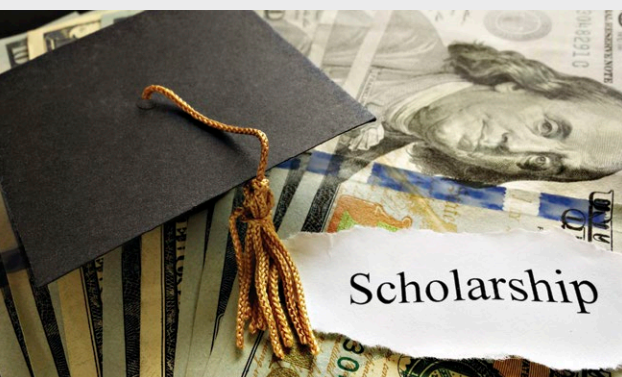
Account availability	Thu, Jul 31	Fri, Aug 1	Sat, Aug 2	Sun, Aug 3	Mon, Aug 4	Tue, Aug 5
Debit & Credit Cards, ATMs, and Checks	Available	Available	Available	Available	Available	Available
Branches: Lobbies	Open until 5:00PM	Closed	Closed	Closed	Closed	Open at 9:00AM
Branches: Drive-Thrus	Open until 5:00PM	Closed	Closed	Closed	Closed	Open at 8:30AM
Call Center	Open until 5:00PM	Closed	Closed	Closed	Closed	Open at 8:30AM
Online/Mobile Banking	Available until 7:00PM	Not available	Not available	Not available	Not available	Available by 8:30AM
Mobile Deposit	Available until 7:00PM	Not available	Not available	Not available	Not available	Available by 8:30AM
Transfers and Bill Payment	Available until 7:00PM	Not available	Not available	Not available	Not available	Available by 8:30AM
Automated Phone Banking	Available until 7:00PM	Not available	Not available	Not available	Not available	Available by 8:30AM
Direct Deposit, ACH, Payments	Must be received before 5:00PM	Not available	Not available	Not available	Not available	Available by 8:30AM
Night Drop and Mailed Deposits/Payments	Must be received before 5:00PM	Not available	Not available	Not available	Not available	Available by 8:30AM
Shared Branching	Available until 7:00PM	Not available	Not available	Not available	Not available	Available by 8:30AM

During the integration period, access to your accounts may be limited or temporarily unavailable. All times are listed in CST.

TopLine Credit Union Foundation Scholarships are available for members.

CARE. CONNECT. CONTRIBUTE.

This year the foundation will be awarding \$40,000 in scholarship funds to TopLine members who are continuing their education. The scholarship awards include forty \$1,000 scholarships.



The application deadline for 2025/26 TopLine Credit Union Foundation Scholarships is August 31, 2025. 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 2025 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, 2025.
- Scholarship recipients will be selected and notified by October 17, 2025.

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. Federal Tax ID # is 46-4335752.

OUR MEMBER-OWNERS

Marvelous Member Moment

Sam Sansevere, co-host of the Chris Carr & Company Morning Show on K102, and her husband recently worked with TopLine's mortgage team to purchase their dream property. Check out what they had to say about the experience!



"We worked with Clayton and the TopLine team for our mortgage, and had an incredible experience! This was our first time using a credit union and our first time taking out a mortgage, and they made it simple and easy. They go out of their way to show that they care, and it shines in the way that they talk to any of their members. We love TopLine!"

i Have a great experience with TopLine? Visit www.TopLinecu.com to share your own Marvelous Member Moment!

Find Your Dream Home with TopLine Mortgage Services

Whether you're buying your first home, a new home or a second home—or would like to refinance your current one—we can help you save money, pay fewer closing costs and spend less on what you borrow.

Saving for a down payment can be a challenge, and TopLine is here to assist you through the buying process with a variety of loan options with as little as 0%* down:

- Conventional loans
- FHA loans
- VA&Rural Development loans



i Get started today! Apply online at www.TopLinecu.com, call 763-391-9494, or stop by any branch location to learn more.

*For those who qualify. Pre-qualification allows TopLine to pull credit report. For complete details and current rate information, visit www.TopLinecu.com, email MyMortgage@TopLinecu.com, call 763-391-0877 or stop by any TopLine branch location. NMLS #654913

Connected, we all do better.

22nd 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.



Items most needed for the Back-to-School Supply Drive:

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

i It's easy to donate! Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through August 16, 2025.

Connected, we all do better.

Make waves with your savings!

As a TopLine member, you have access to exclusive rates—which are some of the best around! For a limited time, enjoy great certificate specials that are sure to make waves. But hurry, these offers end July 31.

4.10% APY*
6 MONTH** CERTIFICATE

4.00% APY*
12 MONTH** CERTIFICATE

3.75% APY*
24 MONTH** CERTIFICATE

**\$1,000 MINIMUM BALANCE

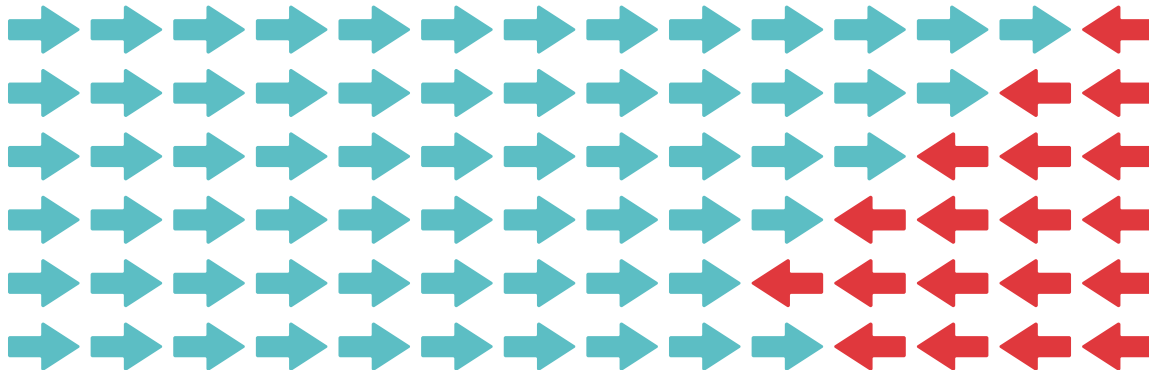
i View our current rates at www.TopLinecu.com/current-rates/certificates-rates.



All TopLine Savings accounts, money markets and share-certificates are federally insured at least \$250,000 by the National Credit Union Administration (NCUA). Membership with a \$5.00 Share Savings Account is required. *APY means Annual Percentage Yield. Rates effective as of 07/01/25. Rates are subject to change after account has been opened. **Minimum balance of \$1,000.00 required to open certificate. Unless otherwise disclosed, dividends are calculated daily and paid quarterly. A penalty may be imposed for early withdrawal, which may reduce account earnings. At maturity certificate will automatically renew for same term at the current market rate if not withdrawn. APY is accurate as of the last dividend declaration date. Visit TopLinecu.com or call 763-391-9494 for more details about rates and terms. Federally insured by the National Credit Union Administration.

What has changed for you in 2025?

Let TopLine help with your financial planning strategies.



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

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.



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i TopLine Investment Services Representatives **Shawn Gaustad and Adam Kilibarda can 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.**

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.

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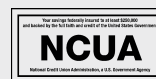
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Mary Texer

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TopLine is an Equal Opportunity Employer EOE.
NMLS# 654913

BRANCH LOCATIONS

Bloomington*
900 American Blvd. W.

Brooklyn Park*
9790 Schreiber Terr. N.

Champlin**
11681 Theatre Dr. N.

Circle Pines**
4 South Pine Dr.

Como Park* ST. PAUL
976 Lexington Pkwy. N.

Coon Rapids**
3505 Northdale Blvd. N.W.

Forest Lake**
1452 Lake St. S.

Maple Grove* ARBOR LAKES
11121 Fountains Dr.

Maple Grove* WEST
7015 Alvarado Ln. N.

Plymouth*
Rockford Road Plaza
4190 Vinewood Ln.

St. Francis**
23280 St. Francis Blvd. N.W.

View full branch information,
locations and hours at
www.TopLinecu.com.

*Branch of TopLine Financial Credit Union.
Anoka Hennepin members have limited access;
deposits and withdrawals only.

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