

August 2025

Online Financial Security

TopLine will never contact you to ask for your personal information. Be aware of those that contact you and ask for your identifying information, like account numbers, PINs, CVV security codes, social security numbers or date of birth; most likely this has the potential of being a scam.

Tips To Avoid Fraud

Destroy private records. Shred credit card statements, ATM, credit or debit card receipts, bank deposit receipts, loan solicitations and other documents that contain private financial information. TopLine provides free shred bins at all locations.

TopLine is here to help.
Learn more about the most common financial scams at [TopLinecu.com/resources/security/financial-scams](https://www.TopLinecu.com/resources/security/financial-scams)

CURRENT PAYMENTS

New auto loans

\$329.44/MO

\$20,000, 72-month and 5.99% APR**. Payment is \$16.48 per thousand dollars. 2021 & 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 a \$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.

TopLine's Merger with Anoka Hennepin Credit Union is complete!

We are excited to officially welcome Anoka Hennepin Credit Union members to our TopLine family! Integrating our software systems was the final step in this process. As of August 4, you now gain full access to five additional branch locations, which include Champlin, Circle Pines, Coon Rapids, Forest Lake and St. Francis.

TopLine is now 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.

As a reminder, all branch locations will be closed and digital banking will be unavailable August 1-4. We thank you for your patience during this time.



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.



TopLine Hosts Back-to School Drive!



During July and August, TopLine will be collecting school supplies at all branch locations to help youth prepare for a successful back to school season.

Donations will benefit Avenues for Youth, Karen Organization of Minnesota, Keystone Community Services and YMCA of the North Youth and Family Services.

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

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

\$40,000 in TopLine Credit Union Foundation Scholarships are available for members.

TopLine Credit Union Foundation will be awarding \$40,000 in scholarship money to TopLine members who are continuing their education. The scholarship awards include forty \$1,000 scholarships.

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) that answers the question: *"Describe a time when you made a positive impact within your family, school or community. How did this experience shape your perspective or goals for the future?"*

Application deadline is August 31, 2025! Scholarship recipients will be selected and notified by October 17, 2025.

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Federal Tax ID # 46-4335752.



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

Let TopLine Help You Fund Your Education.



i Visit www.TopLinecu.com/personal/loans/student to learn more about TopLine's student loan options.

Private student loans help to fill the funding gap between the cost of attending school when the amount of federal loans, grants and scholarships may not be enough to cover the total cost of post-secondary education.

TopLine offers a funding solution to students and their families which is available through a private credit union only network at Member Student Lending.

Benefits of Private Student Loans:

A private student loan can help pay for all qualified education expenses, including:

- Tuition
- Books
- Room and board
- Computers

BRANCH LOCATIONS

Bloomington

900 American Boulevard West

Brooklyn Park

Park Place Promenade
9790 Schreiber Terrace North

Champlin

11681 Theatre Dr. N.

Circle Pines

4 South Pine Dr.

Como Park

976 Lexington Pkwy. N.

Coon Rapids

3505 Northdale Blvd. NW.

Forest Lake

1452 Lake St. S.

Maple Grove — Arbor Lakes

11121 Fountains Drive

Maple Grove — West

7015 Alvarado Lane North

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North

St. Francis

23280 St. Francis Blvd. NW.

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