



Software System Changes Frequently Asked Questions (FAQs)

Member Version

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Definitions:

We will use the references *legacy* Anoka Hennepin and *legacy* TopLine throughout our communications regarding the upcoming account changes. These terms are used only to differentiate membership origin.

General Questions

Q. What is happening?

Since our legal merger date, we have been operating on two separate systems, which has impacted our ability to provide the same experience to *legacy* Anoka Hennepin members as *legacy* TopLine members. We must combine our membership to achieve this, which means there may be changes to *legacy* Anoka Hennepin member, account, and loan numbers. Additionally, systems members currently use to access their accounts will change such as online banking/mobile banking access, debit and credit card access, phone banking and website.

Q. What is changing for *legacy* Anoka Hennepin members? What are the “account changes”?

Our goal is to provide our members the best financial experience; to achieve this, we are combining our software systems. Here is a list of high-level changes:

- New (TopLine) Online Banking & Mobile App (please see [Online Banking & Mobile App Specific Questions](#))
- [Bill Pay](#) (history and payment details will be retained and be accessible in TopLine Online Banking & Mobile App)
- Phone Banking
- New TopLine Statement (Member, Credit Card) (please see [Printed Statements & e-Statements](#))
- [New Debit Card](#) (including the Number, Expiration Date, Security Code/CVV, PIN)
- New Credit Card (including Change from Mastercard to Visa, the Number, Expiration Date, Security/CVV, PIN) *this will occur the end of September*
- Core Account Processing System – this is the system that holds all membership, account (share and loan) information. It is also where all member transactions are completed.

Member Number

Most members will keep their existing member number; however, it may have an additional digit added at the beginning or the end. If you have multiple Anoka Hennepin member numbers, this will be consolidated into one. In cases where a member number is already in use by a TopLine member, a new number will be issued. This will only impact a small number of individuals.

Account Number

Currently used to identify your specific account and product type. *The change may only be to the MICR line found on the bottom of your checks.*

Q. What are the benefits to me as a *legacy* Anoka Hennepin member?

Anoka Hennepin members and potential new members will benefit from additional locations, access to an expanded product and services suite, robust technology, and increased market presence and social responsibility efforts. With this merger creating a combined credit union with \$1.1 billion in assets, it opens a much higher opportunity for financial betterment within our expanded membership.

More Member Access

All members will have access to a combined eleven branches and through Shared Branching services, allow you to enjoy access to your credit union accounts at over 5,100 locations nationwide and an expanded ATM/ITM network. We have gained more resources allowing us to serve more members and have a deeper impact in the communities we serve. The merger has allowed us to link service areas in the northern suburbs, representing 15 contiguous counties in Minnesota, which include: Anoka, Benton, Carver, Chisago, Dakota, Hennepin, Isanti, Kanabec, Mille Lacs, Pine, Ramsey, Scott, Sherburne, Washington, and Wright.

Products & Services

An impressive suite of first-in-class products and services, which includes new deposit and loan options, full-service in-house mortgage origination, investment and fully owned insurance agency, and small business services.

More Responsive to Evolving Financial Needs

As a larger organization, we can achieve modern efficiencies with combined resources at a much faster pace, which allows us to offer long-lasting cost savings in deposit and loan rates, and ultimately return more value to members through other free and low-cost services to continue to support financial well-being for all.

Forward-focused Technologies

This partnership allows us to constantly assess and improve our technology solutions essential services such as online and mobile banking, including digital wallet capabilities, financial education, and fraud prevention.

Same Knowledgeable, Friendly Faces

The same friendly staff at our branches will continue to be available to serve members.

Dates & Key Changes

Q. When are the account changes going to occur?

All changes, except credit cards will be occur on August 4, 2025. *Legacy* Anoka Hennepin credit card accounts will be reissued the end of September 2025. Please watch for further details in the coming weeks.

Q. Will there be any service interruptions due to the account changes?

Yes, to accommodate the final changes needed to combine our software systems, we will take certain products and services offline, making them temporarily unavailable.

Additionally, our branch locations, including the contact center, will be closed beginning at 5:00 PM (Lobby) and 5:30 PM (Drive Thru) on Thursday, July 31, 2025 and will reopen at 9:00 AM on Tuesday, August 5, 2025.

This table below provides further detail regarding specific areas of interruption. Please note, the dates and times below are subject to change.

All changes, except credit cards will occur on August 4, 2025. Please see overview below of service availability during the impacted dates of changes.

[Click here for a printer friendly version.](#)

	Thurs, July 31	Fri, Aug 1	Sat, Aug 2	Sun, Aug 3	Mon, Aug 4	Tues, Aug 5
ATMs, Checks, Credit Cards	Available	Available	Available	Available	Available	Available
Debit Cards	Use Anoka Hennepin Debit Card Through August 3, 2025				*Activate & Begin using your NEW TopLine Debit Card	Begin using your NEW TopLine Debit Card
Mobile Banking, Mobile Deposit	Available Until 8:00AM	Unavailable	Unavailable	Unavailable	Unavailable	Available Starting at 8:30AM
Online Banking, Transfers	Available Until 2:00PM	Unavailable	Unavailable	Unavailable	Unavailable	Available Starting at 8:30AM
Branches: Lobby	Open Until 5:00PM	CLOSED	CLOSED	CLOSED	CLOSED	Open at 9:00AM
Branches: Drive Thru	Open Until 5:30PM	CLOSED	CLOSED	CLOSED	CLOSED	Open at 8:30AM
Call Center	Open Until 5:00PM	CLOSED	CLOSED	CLOSED	CLOSED	Open at 8:30AM
Direct Deposit, ACH, Payments	Must be Received Before 5:00PM	Unavailable	Unavailable	Unavailable	Unavailable	Available Starting at 8:30AM
Night Drop and Mailed Deposits/Payments	Must be Received Before 5:00PM	Unavailable	Unavailable	Unavailable	Unavailable	Available Starting at 8:30AM
Automated Phone Banking	Available Until 7:00PM	Unavailable	Unavailable	Unavailable	Unavailable	Available Starting at 8:30AM
Shared Branching	Available Until 7:00PM	Unavailable	Unavailable	Unavailable	Unavailable	Available Starting at 8:30AM

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

Current as of 7.31.25. Bill pay access was disabled on July 25, 2025 in preparation of member data migration.

Q. What is Changing?

Members with Legacy Anoka Hennepin Credit Union Accounts

Member Numbers

This is the two-to-six-digit number that currently identifies you with Anoka Hennepin. Most members will keep their existing member number; however, it may have an additional digit added at the beginning or the end. If

you have multiple Anoka Hennepin member numbers, this will be consolidated into one. In cases where a member number or checking account number is already in use by a TopLine member, additional digits will be added to the front of the number to create your new TopLine member and/or checking account number. This will impact a small number of members.

Example: Your current Anoka Hennepin Credit Union member number is 9999, your new TopLine Financial Credit Union member number will become 10009999. Similarly, if your member number is 654321, it will become 10654321.

If your current Anoka Hennepin Credit Union checking account number is 810654321, your new TopLine Financial Credit Union checking account number will become 7810654321.

Account Numbers

Currently used to identify your specific account and product type. *The change may only be to the MICR line found on the bottom of your checks.*

Routing Numbers

The routing number used for automatic payments, direct deposit and the MICR line of checks may change. We will provide further information on this in the coming months.

Members with Legacy Anoka Hennepin & Legacy TopLine Accounts

Member Numbers

If you have memberships at both Anoka Hennepin and TopLine, your TopLine member number will become your surviving member number. It will replace any *legacy* Anoka Hennepin member number(s) you have.

Q. Do I need to do anything with my membership or accounts right now?

No, nothing needs to be done at this time to your membership or accounts. However, this is a great time to confirm we have your most up-to-date email address, mailing address, and phone numbers. This will ensure we can continue to communicate with you while we work to combine our systems. Please update by calling 763.422.0290 or visiting any Anoka Hennepin branch.

Q. What if my contact information is out of date?

Please confirm we have your most up-to-date email address, mailing address, and phone numbers. This will ensure we can continue to communicate with you while we work to combine our systems. Please update by calling 763.422.0290 or visit any Anoka Hennepin branch.

Membership & Account Changes

Checking & Savings Accounts

Q. Will my member number(s) and/or account number(s) change?

Most members will keep their existing numbers; however, there are some circumstances that may cause it change. However, there are a few circumstances that may require your member number and/or account number to change:

1. We determined your member number and checking account number at Anoka Hennepin Credit Union are already in use at TopLine Financial Credit Union.

What This Means for You:

Your existing member number and checking account number will change. Your new member number will increase by adding a "1" to the beginning of your number and then by adding "0's" until it becomes eight digits in length. Also, your checking account number will increase by adding on a "7" to the front of the existing number.

Examples:

Your current Anoka Hennepin Credit Union member number is 9999, your new TopLine Financial Credit Union member number will become 10009999. Similarly, if your member number is 654321, it will become 10654321.

Your current Anoka Hennepin Credit Union checking account number is 810654321, your new TopLine Financial Credit Union checking account number will become 7810654321

2. We determined your member number may already be in use at TopLine Financial Credit Union.

What this Means for You:

Your existing member number will change. Your new member number will increase by adding a "1" to the beginning of your number and then by adding "0's" until it becomes eight digits in length.

Example: AH member number is 9999, your new TopLine member number will be 10009999.

3. You have an existing TopLine membership. In this case, your Anoka Hennepin membership and accounts will migrate to your open TopLine membership number.

Q. What happens if I have multiple membership numbers?

Each *legacy* Anoka Hennepin member number will be consolidated into one primary TopLine member number. There may also be a change to your member number, it may have an additional digit added at the beginning or the end. This is a great time to review your existing *legacy* Anoka Hennepin member numbers and determine if any can be consolidated, if you're not using them.

Q. How will my member numbers be consolidated if I have more than one?

Each *legacy* Anoka Hennepin member number under the same primary member will be consolidated into one primary TopLine member number.

Your membership number with the oldest open date and where you are primary member -OR- the member number that has Bill Pay connected to it will become your NEW TopLine Financial Credit Union member number and any accounts will be assigned under this member number.

For example:

You have a membership where you are the primary member and it was opened in 1990 and another that was opened in 2000. The membership opened in 1990 will be retained and becomes your TopLine Financial Credit Union membership number.

If you have Bill Pay, this membership will be retained and becomes your TopLine Financial Credit Union membership number.

Q. Will my account type change (i.e. Everyday Checking)?

Yes, however you may find additional benefits or features now accessible to you with the account type change. Please see the [Consumer Change in Terms](#) for the full list of account changes. Additionally, you may find it helpful to check out the [Personal Checking](#) page of the [TopLine website](#).

Q. How will I find my TopLine account number(s)?

Your account number(s) will be displayed on your new TopLine statements, however will be masked, only showing the last 4-digits of your account number and last 2-digits of your member number. Loan numbers will not be masked.

You can access your account numbers in online/mobile by clicking on a specific account, and button at the top "Show Details" and then click on the "eye" icon and this will display your entire account number. If you have any questions about your account number, please contact us to at 763.422.0290 or stop by a branch location.

Q. Is the routing number changing?

The routing number used for automatic payments, direct deposit and the MICR line of checks will remain the same until August 1, 2026. Members can update this with any third parties anytime leading up to August 2026. We will provide further information on this in the coming months.

Q. Will my account history be transferred to the new system?

Yes, account history will be transferred and members will have access to account history in the online/mobile banking system. You will receive one final paper statement, even if you are signed up for electronic statements, from your *legacy* Anoka Hennepin membership. This statement will include account activity from July 1 – July 31, 2025, and will be mailed to the mailing address on file as of July 31, 2025. Beginning August 1, 2025, statements will look different and come from TopLine.

Q. What about electronic statement?

If you currently are receiving your account statements electronically from Anoka Hennepin, you will continue to receive them with your new TopLine accounts. This will include account activity August 1 - 31, 2025, therefore the first electronic statement you'll receive will arrive in September.

Q. Will my dividends and interest accruals continue as normal?

Yes, dividends and interest accruals will be uninterrupted and will post to account(s) as normal.

Q. What if my combined balance currently in my accounts with both *legacy* Anoka Hennepin and *legacy* TopLine is more than \$250,000? Are my deposit accounts insured?

Your shares with Anoka Hennepin branches or facilities are combined with any shares you have now or in the future with TopLine branches or facilities and are federally insured up to at least \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF). Shares held at differently named branches or facilities are not separately insured. You can obtain information regarding NCUSIF insurance and a calculator to help determine your coverage in the combined credit union at www.mycreditunion.gov/estimator.

Checks

Q. Will I have to order new checks?

Not initially, you can continue to use the existing checks you have for the next 12 months. If you use up your existing supply during that time however, you will need to order checks with your new TopLine information.

Debit Cards & ATMs

Q. Will I receive a new debit card for my new TopLine checking account?

Yes, all open *legacy* Anoka Hennepin debit cards will be replaced with new TopLine debit cards. You should receive your new TopLine debit card before your current Anoka Hennepin debit card is deactivated on 8/4/25. **Please activate your new TopLine debit card and begin using it on 8/4/25—but not before. Your existing Anoka Hennepin debit card can be used through 8/3/25, but will no longer work starting 8/4/25.**

Q. Why can't I activate my new debit card before 8/4/25?

The software system changes include the migration of *legacy* Anoka Hennepin member data into TopLine's systems. The member information included in this migration will not be fully migrated until 8/4/25. Your new debit card is linked to your new TopLine accounts, which will not be active until the migration is completed on 8/4/25.

Q. How will I get cash if my debit card doesn't work after 8/4/2025?

If you've received and activated your new TopLine debit card, you can begin using it on 8/4/2025. This includes for all point-of-sale, online and ATM transactions. All branches will open at 8:30 AM (Drive Thru) and 9:00 AM (Lobby) on August 5, 2025.

Q. Why haven't I received a new TopLine debit card?

There are several reasons you may not have received your new TopLine debit card, including:

1. Is the mailing address on file for your accounts accurate? If we have a different address on file when your new card was issued, you may not have received it.
2. Was your debit card open and active when a new debit card was issued? If your old card had a recent status change, such as lost or stolen, there may have been a delay in a new one being issued to you.

If you haven't received your new TopLine debit card or would like to check on the status of your new debit card, please contact us by phone at 763.422.0290 or in person at a branch location.

Q. Will my new TopLine debit card have any features my current Anoka Hennepin debit card does not?

Yes, while your new TopLine debit card will have all the convenience and security that your existing Anoka Hennepin debit card provides, you can look forward to features such as mobile wallet, contactless (tap to pay) transactions, and card controls.

Q. If I currently have a Spirit debit card with one of the high school logos on it, will I receive a new TopLine Spirit debit card?

Yes, TopLine is committed to partnering with local high schools to maintain member usage of the co-branded debit cards and an annual contribution to help offset the cost of student's activity programs. They have been redesigned to incorporate TopLine's card design, while still representing each of the eight high schools. Members will receive the same high school co-branded debit card as they currently are using. i.e. a AHCU Centennial High School debit card will now receive a TopLine Centennial High School debit card.

Q. Why does my name differ on my new TopLine debit card than my Anoka Hennepin debit card?

The name printed on debit cards generally have a maximum of 21 characters, including any spaces, hyphens, periods, etc. If the total number of characters exceeds 21 characters, characters must be removed. The name editing process to remove characters can be different from card issuer to card issuer as with TopLine and Anoka Hennepin, therefore your name may be shortened differently than another card.

Q. Will I have access to more ATM locations?

Yes, in addition to all eleven TopLine locations, as of 8/4/2025, you will have access to locations across the country, including over 82,000 fee-free ATMs. Locate a fee-free ATM near you by [clicking here](#).

Q. Can I make deposits to my accounts using TopLine ATMs prior to August 4, 2025?

No, unfortunately this service will not be available, even if using a TopLine ATM, until August 4, 2025. Until we combine our software systems, TopLine's current systems do not hold any Anoka Hennepin member information, which would be needed to apply any deposit credits to your accounts.

Printed Statements & e-Statements

Q. Will there be a delay in receiving my statement due to the account changes?

None that we anticipate, however, if you are enrolled in electronic statements, you will receive the final *legacy* Anoka Hennepin account statement as a paper statement. This statement will include account activity from July 1 – July 31, 2025, and will be mailed to the mailing address on file as of July 31, 2025. Beginning August 1, 2025, statements will look different and come from TopLine. Unless otherwise communicated, all statement deliveries will reach members as normal.

Q. How will I access my e-Statements?

Members will not receive an electronic statement for July activity. If you would like to retain your *legacy* Anoka Hennepin electronic account statements, we recommend they be downloaded to your personal device before July 31, 2025. Members with online banking/mobile app access will begin receiving statements after the account changes. The first statement with TopLine account activity will include dates of August 1 – 31, 2025.

Q. Will I have access to previous account statements in the new online banking/mobile app?

No, only transaction history will be accessible for *legacy* Anoka Hennepin accounts. Account statements will be available in the new online banking/mobile app at the beginning of September and include account activity from August 1 – 31, 2025.

Loans & Credit Card Changes

Q. Will my loan payment be late if my direct deposit is delayed during the account changes?

No, all payments will be applied according to the date received. Late fees will not be assessed to any current billing cycle payments received before August 1, 2025.

Q. Will my loan number change?

Most members will keep their existing loan numbers. In cases where a loan number is already in use by a TopLine member, a new number will be issued. This will impact a small number of individuals.

Payment due dates will not change and late fees will not be assessed to any current billing cycle payments received before August 1, 2025. Payments will be applied according to the date received once our systems are online August 5. This may temporarily limit your ability to see the payment in progress, but it will continue to

For payments credit to your Anoka Hennepin loan from an external account at another financial institution, payments

Q. Will the existing terms of my loan change?

There are many moving parts to loan accounts, as specific changes related to all types loan accounts are determined, we will communicate those to you in advance to ensure you're well prepared.

Q. When will I receive a new TopLine credit card?

Existing Anoka Hennepin accountholders will receive a new TopLine credit card between September 1 – 20, 2025. However, you will continue using your existing Anoka Hennepin credit card until September 21, 2025. You will be able to activate and begin using your new credit card on, but not before, September 21, 2025. Old Anoka Hennepin credit cards will be deactivated and can be securely destroyed.

Q. Will my credit card number change?

Yes, Anoka Hennepin members with an open credit card account will receive a new TopLine credit card for their account.

Q. Will anything else about my credit card account change?

Initially, members will notice their new TopLine credit card account will change from a Mastercard to VISA. The new TopLine Visa credit card will give members access to additional features such as mobile wallets and contactless payments.

Phone Banking

Q. Will the phone number to the automated phone banking change?

You can will continue to use 763.422.0290 for both phone banking and to reach our contact center. As of August 5, 2025, employees from both Anoka Hennepin and TopLine contact centers will be combined to assist all members contacting the credit union.

The functionality and menu prompts will be different from the current system used by *legacy* Anoka Hennepin members. Also, when contacting the credit union by phone, members will no longer be prompted to use our Virtual Assistant, Ari. **Please check back for a reference guide to use TopLine's automated phone banking.**

Q. How can I speak to a live person at the credit union?

Unless impacted by observed holiday hours, the *legacy* Anoka Hennepin contact center is available Monday – Friday from 8:00 am – 6:00 pm and Saturday from 9:00 am to 12:00 pm by dialing 763.422.0290 through July 31, 2025.

To reach a live person before July 31, members can press '0' any time during the above hours. For a list of all our hours, visit the [ATM & Locations](#) page.

As of August 5, members will reach the contact center by dialing 763.391.9494. Please note, *TopLine contact center hours are* Monday – Friday from 8:30 am – 5:00 pm. Branch staff will be available in person and by phone from 9:00 am – 12:00 pm on Saturdays to assist you.

Shared Branching

Q. Can I still access my accounts using Shared Branching services at a participating credit union?

Yes, access to your accounts using Shared Branching will remain unchanged after the account changes occur. However, please note that account information will not be available from 5:00PM on July 31, 2025 – 9:00AM on August 5, 2025 while we migrate Anoka Hennepin member data to TopLine software systems.

Online Banking & Mobile App Changes

Accessing Your Accounts After Conversion

Q. Will I need to re-enroll in online banking?

No, beginning August 5, 2025, you can start using TopLine's Online Banking and Mobile App. You will be able to utilize your existing Anoka Hennepin USERNAME & PASSWORD for your initial log in and you will be prompted to change your PASSWORD and use Multi-factor Authentication (MFA) – a security code sent via text or email to confirm your identity.

Q. Will my existing user name, password, or two factor authentication remain the same?

Your USERNAME will remain the same, however your password and any Multi-factor Authentication (MFA) previously used in the Anoka Hennepin online or mobile banking systems will not remain the same.

First time login: use your CURRENT Anoka Hennepin online banking USERNAME. You will be prompted to choose a NEW PASSWORD and establish new Multi-factor Authentication (MFA) – a security code sent via text or email to confirm your identity.

After initial login: use your CURRENT USERNAME and NEW PASSWORD.

For a step by step look at logging into TopLine's online and mobile banking services, [please click here](#).

Q. Will I still access online banking from the *legacy* Anoka Hennepin website?

No, as of July 31, 2025, the Anoka Hennepin online and mobile banking will no longer be accessible. Members will have access to TopLine's online and mobile banking after the system migration has been completed and are back online on Tuesday, August 5, 2025.

Mobile App

Q. Will I need to download the new mobile app from the app store?

Yes, once the software system changes have been completed, you can access your new TopLine accounts with the TopLine Financial Credit Union Mobile Banking App. You can download this from the Apple or Google Play stores. Search for "TopLine Financial Credit Union".

Q. Will I be able to use the mobile app with my iPhone/iPad?

Yes, the mobile app is available on all mobile devices.

Safety & Security Questions

Q. How can I trust that my account information will remain safe during migration?

It is understandable to have concerns about the security of account information during the combining of software systems such as this. While these types of changes happen regularly within our industry, it may be the first time our member has experienced it.

Our top priority is to ensure the security of your accounts, and we will continue to prioritize security and utilize several mitigating protocols currently in place to ensure member data remains safe now and through migration.

Branch & Contact Center Information

Branch Changes

Q. When will Anoka Hennepin branches begin fully operating as TopLine?

All branches will begin operating as TopLine Financial Credit Union as of August 1, 2025, however will not open to assist members until August 5, after our systems become available and online. We will no longer use "a Division of TopLine Financial Credit Union."

Currently, [legacy Anoka Hennepin branches](#) include: Champlin, Circle Pines, Coon Rapids, Forest Lake, and St. Francis. All will reopen on August 5th under the TopLine brand.

Q. Will there be any changes at legacy Anoka Hennepin branches?

Yes, all five Anoka Hennepin branches will receive new external and internal signage which match the branding of TopLine branches. Also, ATMs will change to match TopLine owned ATMs.

Q. When will the changes to the branding to Anoka Hennepin branches occur?

Starting in June, you will begin to see our new branding materials roll out at our branches and on-site ATMs, which includes updated signage replacing any previous Anoka Hennepin logos. This rebranding is not just about aesthetics; it represents our dedication to creating a connected experience for you, because we know that ***connected, we all do better.***

While these changes are happening in advance of the software systems changes, all members will continue to complete transactions as you do now until we've combined all our systems as planned in August.

Q. Why are the branches changing before the software systems are combined?

There are many moving parts involved in the planning and installation of new branch signage. External signage changes require additional work with the city where the branch resides to permit the changes as well as fabrication and installation, each with their own timelines. Additionally, to limit the member impact of these changes, they are being completed prior to the software system changes.

Q. Will the branch hours change to match TopLine's?

Yes, effective August 5, all branches will observe the following hours:

Lobby:

Monday – Friday: 9:00AM – 5:00PM

Saturday: 9:00AM – 12:00PM

Drive Thru:

Monday – Friday: 8:30AM – 5:00PM

Saturday: 9:00AM – 12:00PM

Q. Will the contact hours change to match TopLine's?

Yes, effective August 5, the contact center will observe the following hours:

Monday – Friday: 9:00AM – 5:00PM

Saturday: 9:00AM – 12:00PM

Website Changes

Q. Will there be any changes to the *legacy* Anoka Hennepin website?

Yes, the existing website will no longer be accessible as of August 4, 2025. Members who try to visit Anoka Hennepin's website (www.ahcu.coop) after August 4, 2025 will be automatically redirected to TopLine Financial Credit Union website (www.TopLinecu.com).

Additional Information

Q. Where can members get more information?

Members can visit Anoka website at www.ahcu.coop/about/merger.html for the most recent up-to-date information and a listing of Frequently Asked Questions and on TopLine's website page at: <https://www.toplinecu.com/merger>.