

Dedicated to building life-long relationships to help you reach and manage your personal financial goals.

September 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. locations.

## Visa Guide to Benefits:

The TopLine Visa Credit Card has even more benefits! Scan the QR code or visit [www.TopLinecu.com/personal/loans/credit-cards](http://www.TopLinecu.com/personal/loans/credit-cards) to view the Visa Guide to Benefits.



## CURRENT PAYMENTS

### New auto loans

**\$329.44**/mo

\$50,000, 72-month and 5.99% APR\*\* where LTV is 85% or less. Payment is \$16.48 per thousand dollars. 2021 & newer model year.

### Home equity line of credit

**\$249.58**/mo

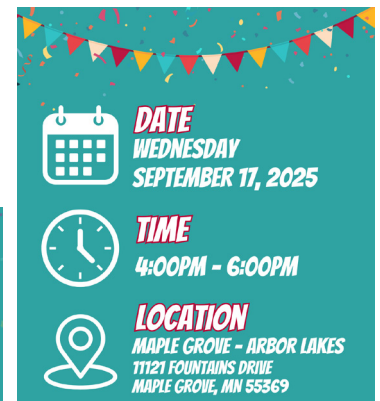
\$50,000 line and 5.99% APR\*\* where LTV is 85% or less. Payment is \$4.99 per thousand dollars with a \$50 minimum.

\*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.

## You're Invited!

## Member Appreciation Event — September 17

We want to show appreciation to all of our members for being an important part of our family! Join us for our Member Appreciation Event at our **Arbor Lakes branch location at 11121 Fountains Drive, Maple Grove, MN 55369**. Stop in and enjoy tasty treats, games, giveaways and more!



## WE'VE OFFICIALLY MERGED!

TopLine is now 190 employees strong, serving over 70,000 members from 11 branch locations.

**THANK YOU TO OUR MEMBERS FOR YOUR PATIENCE AND FLEXIBILITY AS WE MADE OUR SOFTWARE SYSTEM UPDATES.**

## TopLine Hosts Personal Care Drive!



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 September 30, 2025.

TopLine will be collecting personal care items at all branch locations throughout September to help our neighbors in need. Donations will benefit Avenues for Youth, Hope 4 Youth, Keystone Community Services, Union Gospel Mission Twin Cities and YMCA of the North Youth and Family Services.

### The Personal Care Drive most needed items are:

- Shampoo
- Conditioner
- Bar Soap
- Combs
- Body Wash
- Toothpaste
- Toothbrushes
- Lotion

# September is National Insurance Month!

Insurance can be confusing and overwhelming. TopLine's knowledgeable Insurance Agents are committed to helping answer all your questions and ensuring you, your family or your business have the proper coverage at the best price.

TopLine Insurance Agency offers 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 in all to ensure you get the right policy at the best price.

**When was the last time you had your insurance needs reviewed by an insurance professional?** Schedule your free, personalized, no obligation coverage comparison today with TopLine Insurance Agents Phil Derksen or Jeff Seifert.

**Call 763-391-0007, email [Quote@TopLinecu.com](mailto:Quote@TopLinecu.com) or stop by any of our branch locations!**

TopLine Insurance Agency, LLC is not in the business of financial planning, banking, or investment services, and does not provide financial or investment advice to customers or prospective customers. TopLine Insurance Agency, LLC, is a wholly subsidiary of TopLine Financial Credit Union. The representations contained herein are made on behalf of TopLine Insurance Agency, LLC; they are not made by or on behalf of TopLine Financial Credit Union. Business conducted with TopLine Insurance Agency, LLC, is separate and distinct from any business conducted with TopLine Financial Credit Union. The insurance offered is not a deposit and is not federally insured or guaranteed by TopLine Financial Credit Union.

## TopLine Plans Day Dedicated to Giving Back.



**All TopLine locations will be closed Monday, October 13 for Indigenous Peoples' Day. Employees will spend the day volunteering for CU Forward Day.**

Every October, credit unions from across the state of Minnesota come together and designate a day dedicated to community service projects and volunteer opportunities to showcase the true power of collectively working together to make a positive impact in our communities—**CU Forward Day**. TopLine has been participating in this event since 2016.

Employees will be spending the day giving back to our local communities by volunteering with a variety of non-profit partner organizations, participating in activities like yard clean-up, stocking food shelves, knitting for a cause and more! ***We hope you join us in making a difference in our local communities!***

### BRANCH LOCATIONS

#### Bloomington

900 American Boulevard West

#### Brooklyn Park

Park Place Promenade  
9790 Schreiber Terrace North

#### Champlin

11681 Theatre Drive North

#### Circle Pines

4 South Pine Drive

#### Como Park

976 Lexington Parkway North

#### Coon Rapids

3505 Northdale Boulevard Northwest

#### Forest Lake

1452 Lake Street South

#### 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 Boulevard Northwest

## MEET THE AGENTS!



**Phil Derksen**



**Jeff Seifert**

### BOARD OF DIRECTORS

Paul Jacobsen **CHAIR**

Joan Molenaar **VICE CHAIR**

Bill Hnath **TREASURER**

Kelly Breit **SECRETARY**

Jim Caldwell **DIRECTOR**

Stacy Gerrety **DIRECTOR**

John Jacobs **DIRECTOR**

Therese Kieffer **DIRECTOR**

Todd Proulx **DIRECTOR**

Mike Rogosheske **DIRECTOR**

Mary Texer **DIRECTOR**

### SUPERVISORY COMMITTEE

Diane Smith **CHAIR**

Beth Ketelsen **SECRETARY**

Bill Akuma

Miles Edmundson

Mary Texer

### PRESIDENT & CEO

**Mick Olson**

763-391-9494

[president@TopLinecu.com](mailto:president@TopLinecu.com)

### TopLine Financial Credit Union

9353 Jefferson Highway  
Maple Grove, MN 55369

763-391-9494

800-626-1448

[Ask@TopLinecu.com](mailto:Ask@TopLinecu.com)

[www.TopLinecu.com](http://www.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 National Credit Union Administration.

© 2025 TopLine Financial Credit Union. All rights reserved. Printed in the U.S.A. ® Registered trademark of TopLine Financial Credit Union.

TopLine is an Equal Opportunity Employer EOE.  
NMLS# 654913



763-391-9494 | [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) | [www.TopLinecu.com](http://www.TopLinecu.com)

**TopLine**<sup>®</sup>  
Financial Credit Union