

IN THIS ISSUE

- October is the month of making a difference.
- TopLine is named the Best Credit Union in Minnesota!
- The New Retirement

VISA GUIDE TO BENEFITS

**The TopLine Visa<sup>®</sup> 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 5.79% 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.

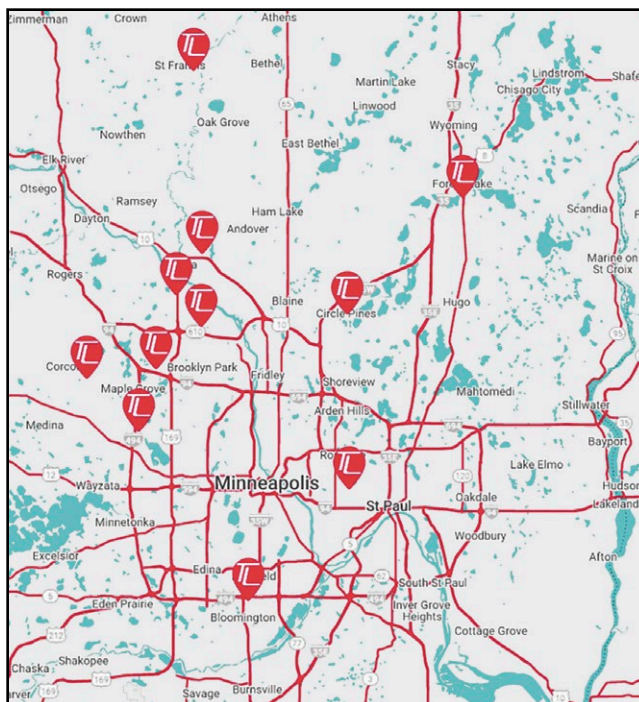
\*APR is Annual Percentage Rate. APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.50%. Actual APR may vary based on credit profile, loan amount, down payment, term of loan and age of vehicle. Loan subject to approval. Loan approval based on creditworthiness. 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.

## TopLine celebrates 90 years!

TopLine is proud to celebrate its 90th anniversary this year! In 1935, seven employees of the Bell System pooled \$35 to create Minneapolis Telco Credit Union. Our credit union's growth and success over the years stems from the trust you, our member-owners, place in us and the dedication of our talented team and volunteers who are committed to our tradition of passionately connecting with

people to help them achieve their financial dreams.

We are dedicated to building life-long relationships to support your financial wellbeing, from guiding you through your first financial decisions to helping you prepare for retirement—and everything in between.



TopLine is 180 employees strong, **serving over 70,000 members from 11 branch locations**—from St. Francis and Forest Lake, to Maple Grove and Bloomington and several in between! Stop by any branch, call us at 763-391-9494 or visit us online at [TopLinecu.com](http://TopLinecu.com). Our teams are ready to help you with all your financial needs.

**We thank you for being a part of the TopLine Family. ♥**

← TopLine serves over 70,000 members from 11 branch locations. Find your nearest branch at [www.TopLinecu.com](http://www.TopLinecu.com).

# October is the month of making a difference.

## CU Forward Day and International Credit Union 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 collaborative credit union event since 2016, and this year our theme is “*Connected, we all do better!*” Employees will be spending the day giving back to our local communities by volunteering with a number of community partner organizations cleaning up lawns, stocking food shelves, knitting for a cause and more!

**This year TopLine is also hosting a bike drive** to support local non-profit Keystone Community Services’ Youth Express Bike Shop. Drop off bikes at TopLine’s Brooklyn Park, Como Park, Maple Grove–Arbor Lakes and Plymouth branch locations from October 9–11. Items accepted include youth and adult bikes in any condition.

In addition to CU Forward Day, each year we celebrate **International Credit Union Day** to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year marks the 77th anniversary of International Credit Union Day. Credit Unions were built on the principle of “people helping people.”

**Thank you for being a part of the TopLine family!**



*TopLine volunteers partnered with local non-profits.*



## TopLine’s 27th Annual Holiday Gift Drive

TopLine will host our 27th annual Holiday Gift Drive to collect new gifts for Avenues for Youth, the Community Emergency Assistance Programs (CEAP), Hope 4 Youth, MORE Community Services and YMCA Youth and Family Services to help young people and families in need this holiday season.

**i** Donations can be purchased from TopLine’s Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through December 13.

# Call for Board Candidates

TopLine's Nominating Committee is looking for candidates to serve on the Board of Directors as volunteers. Terms will begin following TopLine's Annual Meeting in March 2026.

**What do board members do?** TopLine board members oversee credit union operations. They meet once each month to determine policies to be implemented by credit union staff, attend educational sessions and serve on at least one special committee.

**Why should I volunteer?** Board membership provides an excellent opportunity for you to apply your financial and leadership experience. You will help others and yourself by determining the best way your credit union can serve its membership.

## What qualifications do I need?

Qualified candidates are TopLine members in good standing, have a sincere desire to serve the credit union in an official capacity, and are willing to devote the necessary time to the position.

**i** For more information and additional qualification criteria, contact TopLine Senior Vice President Vicki Erickson at 763-391-9494 or send an email to [verickson@TopLinecu.com](mailto:verickson@TopLinecu.com). All nomination information must be received by October 24, 2025.



## OUR MEMBER-OWNERS

# Marvelous Member Moments

TopLine is dedicated to serving our members and helping them reach their financial dreams. Check out what some members had to say about their experience!

I've been a member since 1991 and the staff at the Bloomington location are second to none. Tom and Gabriela are always smiling and eager to help. I highly recommend banking with TopLine.  
—ALEX T.

Little known secret service/benefit of TopLine... they have helped my family find two of our vehicles. Gave them our desired search criteria (price, style, color, features) and they put somebody to work finding multiple options. Then they offered very competitive rates for financing and warranty. That's full service! —DAVID N.

Every time I go into TopLine in Champlin, I am greeted and treated with respect. The staff are helpful and knowledgeable. I love their attitudes and they recognize you. They go up and beyond to help me and my sister when we come in. Jen is amazing and has helped my sister and I with issues we have had and resolved them. —KATHLEEN D.

TopLine is the BEST! Each time I have to go to the branch someone is always right there to help out with exactly what I need. Any questions that I ever have, they are there to answer them with great customer service. You definitely feel like you belong when you go to TopLine!  
—DELANEY A.

I love everybody at the Forest Lake TopLine branch. I get the best service; they're always cheerful, they're always accurate and they know their customers by name. Sam, Jennifer, Wyatt, Alex and Tanya are all fabulous! We use Forest Lake for our business and personal banking and we couldn't be happier. —STEVE H.

**i** Have you had a marvelous member moment at TopLine? We want to hear from you! Visit [TopLinecu.com](http://TopLinecu.com) or email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) to submit a short testimonial with a photo. We may feature your story in print or digitally!

Tiffany helped us with a difficult car loan. However, she breezed right through it and made it seem easy. It was completed without any problems. What a relief to know we were in good hands with her. She went beyond great customer service.  
—MARY





## TopLine is named the **Best Credit Union** in Minnesota!

TopLine is honored to be named the **Best Credit Union in Minnesota** by *Twin Cities Business* 2025 Best of Business Reader's Choice Poll.

*Twin Cities Business*, Minnesota's leading provider of business news and insights, conducts an annual survey of their readers asking, "which companies exemplify true excellence in their respective industries and would they confidently refer to a family member, friend or colleague?"

*Thank you  
for voting for  
us and being  
a part of  
the TopLine  
family!*

The communities the credit union services have recognized TopLine as one of the most appreciated and trustworthy financial institutions in Minnesota.

**i** Learn more at [www.tcbmag.com/honors](http://www.tcbmag.com/honors).

Connected, we all do better.

## Upcoming Free Seminars



### **Get Smart with Your Money Youth Financial Literacy Series**

Encourages kids and their parents to talk about spending, saving and sharing their money.

- **Thursday, October 16 starting at 9:00AM** — Virtual

### **Keeping the Cabin in the Family\***

Learn tips to keep the cabin as it is passed on to the next generation.

- **Thursday, October 16 at 6:00PM** — In person at the TopLine Learning Center: 9393 Jefferson Highway, Maple Grove

### **Facing Financial Uncertainty**

Learn to manage your debt and preserve your savings.

- **Tuesday, October 21 at 6:00PM** — Virtual

**i** Seminars are free but space is limited. You will receive a link to attend virtual seminars upon registration. For more information or to reserve your spot, please call 763-391-9494 or visit [www.TopLinecu.com/resources/financial-education/events](http://www.TopLinecu.com/resources/financial-education/events).

\*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.

Connected, we all do better.

# The New Retirement

Economic realities are influencing the way we envision and prepare for retirement. With fewer pensions, the uncertainty about Social Security, higher medical costs and smaller nest eggs, many pre-retirees will have to delay their departure from the workforce or continue working at least part-time through their retirement years. Are you prepared?

**Are you wondering what to do with your 401(k)?**

There are several things you can do with your old 401(k). They include:

- Leave the money in the plan
- Roll the assets to your current employer's retirement plan (if permitted)
- Take cash distribution (there are tax consequences and potential penalties for clients under 59½)
- Roll over the assets to an Individual Retirement Account (IRA)

Before you make a decision about what to do with your retirement funds, let TopLine Investment Services offer some helpful advice—at no cost or obligation to you. We can help you understand your options and determine what makes sense for you.



**Shawn Gaustad**  
Senior Investment Representative  
763-391-0843  
sgaustad@TopLinecu.com



**Adam Kilibarda**  
Investment Representative  
763-391-5367  
akilibarda@TopLinecu.com

**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 and answer your questions. 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).

TopLine Financial Credit provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

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.**

## 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

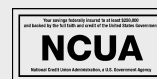
Diane Smith **CHAIR**  
Beth Ketelson **SECRETARY**  
Bill Akuma  
Miles Edmundson  
Mary Texer

## PRESIDENT &amp; CEO

**Mick Olson**  
763-391-9494  
president@TopLinecu.com

## TopLine Financial Credit Union

9353 Jefferson Highway  
Maple Grove, MN 55369  
763-391-9494  
800-626-1448  
Ask@TopLinecu.com  
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

## 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](http://www.TopLinecu.com).

**TopLine**  
Financial Credit Union



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