

Smart Money

IN THIS ISSUE

- TopLine awards \$41,500 in scholarships!
- We want to hear from you.
- Have you made your 2025 IRA Contribution?

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 to view the Visa Guide to Benefits.



CURRENT PAYMENTS

New auto loans

\$329.44^{/mo}

\$20,000, 72-month and 5.79% APR.* Payment is \$16.48 per thousand dollars. 2022 and newer model year.

Home equity line of credit

\$457.50^{/mo}

\$100,000 line and 5.49% APR** where LTV is 85% or less. Payment is \$4.58 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 2022 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.

A MESSAGE FROM YOUR PRESIDENT

Happy New Year, TopLine Family Members!

We're grateful to have you as a valued part of our TopLine family. Our members, employees and communities continue to inspire everything we do.

In 2025, we were very proud to celebrate our 90-year milestone with our Member Celebration event, attended by over 200 members at our Arbor Lakes location. We also hosted two "Coffee & Connections" events where members had the opportunity to meet the TopLine leadership team.



TopLine President & CEO Mick Olson

In August, we successfully completed a major system conversion, integrating all former Anoka Hennepin Credit Union members into TopLine's core processing and online banking systems, while also rebranding five branches to operate under the TopLine brand. This transition empowers our 183 employees to serve 70,000 members seamlessly, providing a consistent experience across all 11 branch locations.

We were pleased to open our new full-service Maple Grove-West branch in June at 7015 Alvarado Lane North. This location increases our presence in a dynamic community, broadens access to affordable financial services and demonstrates our ongoing commitment to supporting communities in achieving financial goals—like home ownership, higher education, retirement or starting a small business. Additionally, we introduced a new online chat feature for easier member access, launched an alternative auto leasing program, formed a partnership to provide Medicare assistance and continue to strengthen account security to protect against fraudulent activities.

As of November 30, 2025, TopLine's capital reserves remain very strong, with a net worth of 9.9%, a key indicator of financial stability. Net income stands at \$6.4 million, while delinquencies and losses remain significantly below industry averages.

We're proud of the many contributions we have made over our 90-year history to help consumers and members financially thrive.

Our team's commitment to making a positive difference was recognized with several honors, including being named **Best Credit Union in Minnesota** by *Twin Cities Business*. We were also acknowledged for our ongoing efforts to serve members and communities through a non-profit partnership that makes homeownership more affordable, and received several state and national accolades for our financial education, social responsibility and marketing initiatives. TopLine also partnered with the Federal Home Loan Bank of Des Moines and awarded \$40,000 in grants to community partners. TopLine's foundation also contributed over \$100,000 to support our communities.

TopLine is proud of the many contributions we have made over our 90-year history to help consumers and members financially thrive. Our "**People First**" philosophy fuels TopLine's longevity, financial stability and solid reputation, focused on our employees members and communities—“Connected, We All Do Better.”

Thank you for your ongoing support and trust you place in our TopLine family. At the heart of everything we do is you, our member-owners, and we remain dedicated to building life-long relationships to help you reach and manage your personal financial goals.

PRESIDENT & CEO

TopLine Participated in Statewide Day of Kindness

TopLine, along with 50 other credit unions across the state, participated in CU Forward Day. This annual collaborative credit union event in October showcases the true power of working together to make a difference in our communities. 150 participants from TopLine volunteered almost 500 hours and impacted nearly 3,300 community members.

TopLine volunteered at several local community non-profit organizations: ACBC Food Shelf, Avenues for Youth, Hope 4 Youth, Karen Organization of Minnesota, Keystone Community Services, Maple Grove Hospital, Mobile Hope, MORE Community Services, Pioneer Park, Union Gospel Mission Twin Cities and YMCA Youth and Family Services.

Volunteers made a positive impact in the communities that TopLine serves by...

What a fun day working as a team to make a positive impact in our communities!

- Providing fall clean up at Avenues for Youth and Mobile Hope
- Creating freezer meals for program participants at Hope 4 Youth
- Serving lunch to residents at Union Gospel Mission a local ministry
- Providing aid to local food shelves
- Assisting in park beautification
- Organizing donations at MORE
- Packing personal outreach bags and home kits at YMCA Youth and Family Services
- Teaching financial education to students preparing for careers at Karen Organization of Minnesota
- Creating inspirational signage for Maple Grove Hospital
- Packing and delivering 1,000 personal care kits and dental kits
- Creating tie blankets and knitting scarves for local foster youth at Family Alternatives

We want to hear from you!

TopLine is dedicated to building life-long relationships with our members and we are always looking for ways to continue to enhance your experience when doing business with us. We partner with an independent research firm, *Customer Service Profiles (CSP)*, to assist us in gathering your feedback.

You may receive an email from CSP with a request to complete an online survey regarding your recent experience—*this is legitimate*. We hope you will take a brief moment of your time to complete the survey with your thoughts and comments, as they are important to us and make a difference.



Volunteers spent the morning providing fall clean-up at Avenues for Youth.

The election for the 2026 slate of Board of Director Candidates is uncontested.

Each year the board-appointed nominating committee is charged with soliciting candidates to voluntarily serve on your credit union's board of directors. This year the committee was charged with securing candidates to fill three positions, all to serve three-year terms.

The 2026 election is uncontested. TopLine Financial Credit Union will not conduct the election by ballot and there will be no nominations from the floor at the Annual Meeting when the number of nominees equals the number of open positions.

2026 Slate of Board Candidates

- Paul Jacobsen, *incumbent*
- Joan Molenaar, *incumbent*
- Stacy Gerrey, *incumbent*

Additional nominations may be made by petition signed by at least 5% of TopLine's eligible membership (call for exact number). Such nominations must be accompanied by a statement of qualification and biographical data, and by a letter stating that the nominee will serve if elected. The nominee must also meet the candidate qualification criteria established by your Board of Directors. Nominations by petition must be filed with the Secretary of the Board of Directors no later than **February 2, 2026**.

i If you have questions about nomination procedures or would like to request more information about candidate qualification requirements, please contact TopLine Senior Vice President Vicki Erickson at 763-391-9494 or by email at verickson@TopLinecu.com.

TopLine Credit Union Foundation Awards \$41,500 in Scholarships

This year TopLine Credit Union Foundation recognized 41 recipients and awarded a total of \$41,500 to credit union members pursuing or continuing post-secondary education.

Recipients were selected based on their response to the essay question of *“Describe a time when you made a positive impact within your family, school or community. How did this experience shape your perspective for the future?”*

Congratulations to all of the 2025 scholarship recipients!

i Learn more about TopLine Credit Union Foundation by visiting www.TopLinecu.com/foundation.

Join us for our 92nd Annual Membership Meeting on March 17, 2026.

The secretary of your credit union's board of directors, Kelly Breit, is pleased to announce that TopLine's 2026 Annual Meeting will be held on Tuesday, March 17 at 4:00PM. This year's event will be held as a virtual meeting with a conference call option. During the meeting, 2025 financial reports and the board of directors' election results will be presented.

i Reserve your spot by completing the reservation request form, emailing RSVP@TopLinecu.com or calling 763-391-9494 by March 10, 2026. Please indicate attendance selection. Online login and conference call instructions will only be sent to those who register.



Lizabeth, a TopLine scholarship recipient.

■ Alexandra F.	■ Charlize V.	■ Jeremiah S.	■ Nathan P.	■ Stephanie D.
■ Alvin C.	■ Charlotte L.	■ Kaleb M.	■ Neil R.	■ Tia P.
■ Anthony H.	■ Danielle S.	■ Keira F.	■ Nevaeh N. W.	■ Veronica M.
■ Arvina S.	■ David G.	■ Kyle O.	■ Peter L.	■ Wendy R.
■ Benjamin W.	■ Ethan N.	■ Lukas W.	■ Quinn D.	■ African
■ Bradyn D.	■ Evan S.	■ Madison M.	■ Roy V.	Education &
■ Brooke W.	■ Farah P.	■ Maresha W.	■ Sadie K.	Health Initiative
■ Camille K.	■ Gabriela M.R.	■ Margaret W.	■ Sanjeev S.	
■ Caroline M.	■ Isabel P.	■ Mina B.	■ Sinai T.	



Reservation Request Form

TopLine Financial Credit Union Annual Membership Meeting

TOTAL NUMBER ATTENDING EITHER ONLINE OR BY PHONE _____

MEMBER NAME* _____

ACCOUNT NUMBER _____

PHONE NUMBER () - _____

EMAIL ADDRESS _____

ATTENDANCE TYPE online via Zoom phone via conference call

MAIL YOUR REQUEST FORM TO:
TopLine Marketing Dept, 9353 Jefferson Hwy, Maple Grove, MN 55369

*Reservations must be received by March 10, 2026 and will be held under member name(s).

Get pre-approved with TopLine before the upcoming sportsmen's and camping shows!



We've got fast, easy and competitive financing.

Rates starting at **6.49% APR*** and make no payments for **90 days**** when you fund your recreational vehicle with TopLine.

TopLine offers loans for a variety of new and used recreational vehicles, like boats, travel trailers, pop-up campers, jet skis, motorcycles, ATVs, fish houses and more—with flexible terms, competitive rates and a variety of repayment options. **But hurry! This special offer ends April 30, 2026.**

i Call us at 763-391-9494, apply online at www.TopLinecu.com, email Ask@TopLinecu.com or stop by any branch location to get pre-qualified for TopLine's competitive pricing.

*APR means Annual Percentage Rate. Rates accurate as of 1/1/2026. Borrow at 6.49% APR for 180 monthly payments of \$8.71 per thousand borrowed. Rate reflects a 0.25% discount for automatic recurring payments from a TopLine Checking or Savings account on new boats 2025 and newer. APR may vary based on credit profile, loan amount, down payment, term of loan and collateral type. Loan subject to approval. Loan approval based on creditworthiness. Additional terms may be available. Rates, terms and conditions subject to change. Offer ends 4/30/26. For further information call 763-391-9494, email Ask@TopLinecu.com, stop by any branch location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369. **Offer does not apply to refinances of existing TopLine Recreational Vehicle loans. During the 90 day no payment period interest will accrue. Payment due date up to 90 days after the funding date. Must meet certain credit qualifications for 90 day no payment offers.

Connected, we all do better.

Upcoming Free Seminars

Stop Making Resolutions

Learn about proven strategies to organize finances, how to set achievable goals and techniques to help you change financial beliefs and habits that keep you stuck.

- **Tuesday, January 20 at 6:00PM** — Virtual



Money Talks for Relationships

Transparency about money can lead to stronger relationships and a higher level of financial health. Learn money management strategies that can be implemented on your own or with others.

- **Tuesday, February 10 at 6:00PM** — Virtual

Repaying Your Federal Student Loans

Learn about the different types of federal student loans, payment plan options and how to make consistent progress in reducing and eliminating student loan debt.

- **Tuesday, March 10 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.

Connected, we all do better.

Have you made your 2025 IRA contribution?

We want to remind you that April 15 is your deadline to contribute for last year to your IRA.

Individual Retirement Accounts (IRAs) are another way to save for retirement or a child's education, and may offer tax advantages too.* Today's IRA accounts offer more options than ever before, which allows the IRA to reflect your individual needs. At TopLine Investment Services, we provide access to a variety of IRA options which include Traditional, Roth and Coverdell Education accounts.

TopLine Investment Services is here to assist you in selecting the IRA which addresses your needs based on your financial goals. **If you have not yet funded your 2025 contribution for your IRA, you have until April 15, 2026 to do so.** We want to encourage you to take advantage of this benefit.

i TopLine Investment Representatives **Shawn Gaustad** and **Adam Kilibarda** can help you prepare for your financial future and make the most of your hard-earned money. Call 763-391-9494 to schedule your complimentary, no-obligation consultation today.

*The Roth IRA offers tax deferral on any earning in the account. Withdrawals from the account may be tax free, as long as they are considered qualified. Limitations and restrictions may apply. Withdrawals prior to age 59 1/2 or prior to the account being opened for 5 years, whichever is later, may result in a 10% IRS penalty tax. Future tax laws can change at any time and may impact the benefits of Roth IRAs. Their tax treatment may change.

Contributions to a traditional IRA may be tax deductible in the contribution year, with current income tax due at withdrawal. Withdrawals prior to age 59 1/2 may result in a 10% IRS penalty tax in addition to current income tax. For complete details, consult your tax advisor or attorney.

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.**



BOARD OF DIRECTORS

Paul Jacobsen CHAIR
Joan Molenaar VICE CHAIR
Bill Hnath TREASURER
Kelly Breit SECRETARY
Jim Caldwell DIRECTOR
Stacy Gerrey 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 & 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. © 2026 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.

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

Maple Grove WEST
7015 Alvarado Ln. N.

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

Brooklyn Park
9790 Schreiber Terr. N.

Coon Rapids
3505 Northdale Blvd. N.W.

Plymouth
Rockford Road Plaza
4190 Vinewood Ln.

Champlin
11681 Theatre Dr. N.

Forest Lake
1452 Lake St. S.

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

Circle Pines
4 South Pine Dr.

Maple Grove ARBOR LAKES
11121 Fountains Dr.

TopLine
Financial Credit Union



763-391-9494

Ask@TopLinecu.com

www.TopLinecu.com