

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

# Smart Sense

February 2026

## 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

**\$324.78**/MO

\$20,000, 72-month and 5.29% APR\*. Payment is \$16.24 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.

## Pick Your Way to Play at TopLine!

Pick your favorite way to play with TopLine's fast, easy and competitive financing!

Rates starting at **6.49% APR\*** and make **no payments for 90 Days<sup>†</sup>** when you fund your recreational vehicle with TopLine.

**It's easy to apply!** Visit us online at [www.TopLinecu.com](https://www.TopLinecu.com), call 763-391-9494, email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) or stop by any of our branch locations.



Get pre-approved with TopLine before you hit the upcoming sportsmen's shows!

**Don't miss out! This special offer ends April 30, 2026.**

We offer loans for a variety of new 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.

\*APR means Annual Percentage Rate. Rates accurate as of 2/1/2026. 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](mailto:Ask@TopLinecu.com), stop by any branch location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369.

<sup>†</sup>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 funding date. Must meet certain credit qualifications for 90 day no payment offer.

## TopLine is Hosting a Bedding Drive.



TopLine is hosting a Bedding Drive to benefit local non-profits Avenues for Youth, Karen Organization of Minnesota, MORE Community Services, YMCA of the North Youth and Family Services. **All donations must be new items.**

**Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through February 28, 2026.**

**Specially requested items: bed-in-a-bag sets (twins xl), pillows and pillow cases (standard), sheet sets (twin xl), blankets (twin & full).**

# TopLine's 92<sup>nd</sup> Annual Membership Meeting.

The secretary of your credit union's board of directors, Kelly Breit, is excited to invite you to TopLine's 2026 Annual Membership Meeting.



## Event Details

**Date:** Tuesday, March 17, 2026

**Time:** 4:00pm

**Location:** Virtual with a conference call option

**RSVP:** By March 10, 2026

**i** Reservations are required. Reserve your spot by completing the reservation request form online at [www.TopLinecu.com/resources/annual-information/annual-meeting](http://www.TopLinecu.com/resources/annual-information/annual-meeting) by March 10, 2026.

## Fraud Tips to Keep Your Account Safe.

TopLine is here for you and will do our very best to protect you and your accounts against fraudulent scammers.

- **Protect your devices and accounts.** Make sure your passwords are strong. Use at least 16 characters, and they should be unique for each account. Use Multifactor Authentication (MFA) if available. This is a second step to prove your identity when logging in to help keep your accounts safe (example: entering a code sent to you).
- **Recognize scam and phishing attempts.** Legitimate businesses won't ask for sensitive information via text or email. Be wary of unexpected messages asking you to verify your delivery address or confirm your purchase or account.
- **Shop Confidently.** Always verify a business before entering any information. Malicious websites may appear professional. You can always search for a business on Better Business Bureau.
- **Never share personal information.** TopLine will never contact you to ask or confirm your personal information. Be aware of those that contact you via phone, email, text or mail and ask for your identifying information, like account numbers, PINs, CVV security codes, social security number, DOB, most likely this has the potential of being a scam.



**i** TopLine is committed to arming you with tools and information you need to protect yourself against financial scams. Visit [www.TopLinecu.com/resources/security/financial-scams](http://www.TopLinecu.com/resources/security/financial-scams).

## Closed on Presidents' Day — February 16, 2026.

All TopLine locations will be closed on Monday, February 16, 2026 for an employee workshop. TopLine will resume normal business hours, Tuesday, February 17, 2026.

### 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.

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TopLine is an Equal Opportunity Employer EOE.  
NMLS# 654913

### 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



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

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