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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

Auto loans

\$375.08 /MO

\$6,000, 60-month and 4.74% APR.* Payment is \$18.76 per thousand dollars. 2022 and newer model year.

Home equity line of credit

\$274.50 /MO

\$6,000 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.



Mortgage Rate Relief Program
1.5% Interest Rate Reduction

Homeownership from TopLine just got more affordable with mortgage rates starting at 4.875% APR![†] TopLine has partnered with the Federal Home Loan Bank of Des Moines[‡] to offer the Mortgage Rate Relief Program with these qualifications:

- Home buyers earning up to 80% of area median income (AMI), determined by the Federal Housing Finance Agency's Underserved Areas Data.
- May be used to purchase your primary residence and must be a 1–4 single-family unit property. There are no neighborhood restrictions (i.e., type or location).

[†]APR means Annual Percentage Rate. Actual APR may vary based on credit profile and down payment. Loan subject to approval. Loan approval based on creditworthiness. Rates, terms and conditions subject to change. Rates current as of 04/01/26 and are subject to change. For those that qualify, Pre-qualification allows TopLine to pull credit report. For complete details and current rate information, visit www.TopLinecu.com, email mymortgage@toplinecu.com, call 763-391-0877 or stop by any TopLine location. TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act. This credit union is federally insured by the National Credit Union Administration. NMLS# 654913. [‡]The Federal Home Loan Bank of Des Moines is a member-owned cooperative that provides funding solutions and liquidity to nearly 1,300 financial institutions to support mortgage lending, economic development and affordable housing in their communities. Serving 13 states and three U.S. Pacific territories, FHLB Des Moines is one of 11 regional Banks that make up the Federal Home Loan Bank System. Members include community and commercial banks, credit unions, insurance companies, thrifts and community development financial institutions. FHLB Des Moines is wholly owned by its members and receives no taxpayer funding. For additional information about FHLB Des Moines, please visit www.fhlbdm.com.

HUGE SAVINGS!

Qualified applicants will receive an approximate **1.5% interest rate reduction** below the current market rate.

This interest rate reduction only applies to 30-year fixed-rate mortgage loans.

TopLine is here to help you make yourself at home with affordable mortgage rates starting at 4.875% APR![†]

Get pre-qualified today!
Call us at 763-391-0877, visit www.TopLinecu.com or email MyMortgage@TopLinecu.com.

TopLine advocates for credit unions in Washington, D.C.

In March, TopLine executives and officials joined over 100 Minnesota credit union professionals in Washington, D.C. for a record-breaking annual **America's Credit Unions Governmental Affairs Conference** to advocate for credit union members and consumers.

More than 6,200 credit union champions from across the country came together to discuss policies, meet with legislators on Capitol Hill, and to remind lawmakers and regulators why credit unions are Americans' best financial partner; we put people before profits, advance communities and improve financial well-being for all.

TopLine representatives met with both of Minnesota's United States Senators Amy Klobuchar and Tina Smith, along with spending valuable face time meeting with other Minnesota lawmakers and sharing our members' stories on how we provide safe and affordable financial services to help members with all of their financial needs. These conversations focused on protecting the credit union tax status, promoting policies that expand access to affordable financial services, and ensuring credit unions are well equipped to serve their members and local communities.

This is an integral part of our structure that empowers us to secure a stronger and healthier financial future; **any limitation or curtailment of the credit union tax status would have a dramatic impact** on the \$639 million in financial benefits Minnesota credit unions provide their members and nonmembers alike. Minnesota's credit unions also generated \$4 billion in economic output, \$486 million in tax revenue and created over 16,000 jobs.

Representatives from Minnesota also stopped at Arlington National Cemetery to lay a wreath at the Tomb of the Unknown Soldier to honor our veterans.



TOP: TopLine advocated for credit union members and consumers at the America's Credit Unions Governmental Affairs Conference.

ABOVE: TopLine representatives honored veterans at the Arlington National Cemetery by laying a wreath at the Tomb of the Unknown Soldier.

BELOW: TopLine met with U.S. Senators Tina Smith and Amy Klobuchar, focusing on providing safe and affordable financial services and improving financial well-being.



TopLine celebrates youth in April.

This April, TopLine is encouraging youth to develop healthy savings habits by making savings fun and exciting! This year's theme is **"Ready, Set, Save."** We're encouraging all members, including our youngest, to see the joy of setting aside money for everyday spending and helping others.

Visit **TopLine in April** to celebrate TopLine's Credit Union Youth Month. TopLine will **match up to \$25*** when you open a new young savers account!

i Receive a free TopLine piggy bank when you open a new young savers account while supplies last!

*Maximum match is \$25, requires initial deposit of \$25 into a new Young Savers account only. The match will be reported as interest income on the account holders 1099-MISC. statement. Account must be open for 90 days. Closing an account prior will result in disqualification. One account per member. Individuals over 22 years of age or not eligible. Limited time offer only available to individuals who do not have a Young Savers account at TopLine Financial Credit Union. Certain restrictions apply.

TopLine Credit Union Foundation

CARE. CONNECT. CONTRIBUTE.

TopLine Credit Union Foundation is dedicated to helping our members and communities succeed!

Last year the foundation was instrumental in many activities.

Scan the QR code to watch a short video that shows a few ways of how TopLine Credit Union Foundation has supported our local and global community in 2025.



TopLine Credit Union Foundation, a 501(c)(3) non-profit organization, supports community outreach activities by providing financial education for members of all ages, awarding scholarships, contributing to community charitable organizations and sponsoring their community give-back efforts.

📌 If you would like to make a donation, please contact TopLine at 763-391-9494, visit www.TopLinecu.com/foundation or stop by any branch.

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Donations are tax deductible to the extent allowed by law. Federal Tax ID # is 46-4335752.

Explore new places with TopLine's low auto rates!



TopLine offers fixed-rate auto loans on new and used vehicles with flexible terms, competitive rates and a variety of repayment options. **Get pre-approved today** and enjoy TopLine's auto loan features:

- Free 24/7 online account access
- Flexible repayment options
- Free car buying services with Midwest Dealer Direct
- No prepayment penalties
- And **much more!**

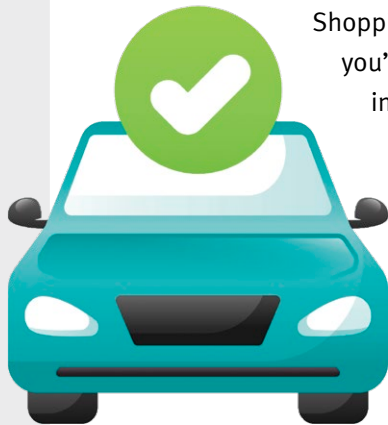
Rates starting at **4.74% APR*** and make no payments for **90 days****.

But don't miss out—this special offer ends **April 30, 2026.**

📌 It's easy to apply! Visit us online at www.TopLinecu.com, call 763-391-9494, email Ask@TopLinecu.com or stop by any of our branch locations.

*APR means Annual Percentage Rate. Advertised rate is current as of 4/1/2026 and is fixed for the term of the loan. Borrow at 4.74% APR for 60 monthly payments of \$18.76 per \$1,000 borrowed. Rates reflect 0.25% discount for automatic recurring payments from a TopLine Checking or Savings account. Rate available on 2022 and newer vehicles. Additional terms may be available. Rates, terms and conditions subject to change. Rates will be higher on loans with a Loan-to-Value ratio over 90%. **Offer does not apply to existing TopLine auto loans. During 90-day no payment period, interest will accrue. Payment due date will be 90 days after the funding date. Must meet certain credit qualifications for 90-day no payment offer. TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act.

Have you thought about Auto insurance from TopLine?



Shopping for car insurance doesn't have to be complicated. Whether you're purchasing a new car, adding a driver or a vehicle, interested in coverage comparison or just looking to save money, TopLine Insurance Agency can help! With licensed and experienced agents, we can help simplify the insurance process. We offer customizable coverage from trusted carriers.

📌 See how much money you can save on your auto insurance from TopLine by getting a quote today! Schedule a free personalized, no obligation, coverage comparison by emailing Quote@TopLinecu.com, calling 763-391-0007, or stopping 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 owned 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 Insurance Agency, LLC, is not affiliated with the NCUA or the federal government. The insurance offered is not an obligation of TopLine Financial Credit Union and may be subject to risk. Insurance products are not exclusive to TopLine Financial Credit Union members. Any insurance required as a condition of an extension of credit by TopLine Financial Credit Union need not be purchased from TopLine Insurance Agency, LLC and may be purchased from an agent or insurance company of your choice. License number 40303567.

TopLine is hosting a diaper and wipe drive.

During the month of April, TopLine is hosting a **diaper and wipe drive** to support organizations in our local community. All donations will benefit local non-profits Avenues for Youth, Hope 4 Youth, Karen Organization of Minnesota and YMCA of the North Youth and Family Services.

- We're looking for any of these items:**
- Baby diapers (all sizes)
 - Baby wipes
 - Diaper rash cream

It's easy to donate!

Scan the QR code or visit www.TopLinecu.com to check out TopLine's Amazon Wishlist or Target Registry. Or drop off your donations at any TopLine branch through April 30.



Medicare Meet Up

TopLine partners with TruLync Medicare Advisors to help you understand your needs and explain Medicare options. Join the TruLync Medicare Advisors for a **free Medicare Meet Up**



to help answer questions and concerns like:

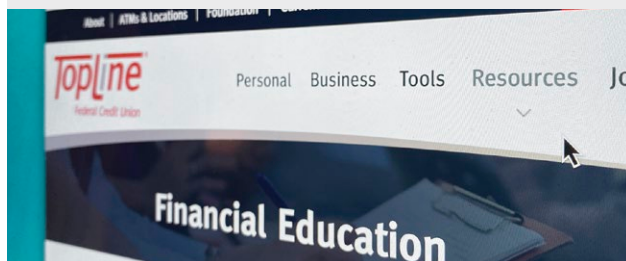
- Which Medicare Insurance plan meets my needs?
- What are the costs and benefits?
- Are my doctors and prescriptions covered?
- How do I enroll?

Sign up to attend a Medicare Meet Up by visiting www.TopLinecu.com/personal/insurance/medicare.

This is an educational event. No plans will be reviewed, and no sales will be conducted. A licensed insurance agent will be present to answer questions. We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For accommodations of persons with special needs at meetings, call (763) 391-9494. TTY 711

Connected, we all do better.

Upcoming Free Seminars



Improve Your Credit: Spend Less, Get More

Learn how to build a stronger credit score and enjoy the confidence of knowing how to do it.

- Tuesday, April 7 at 6:00PM — Virtual

Get Smart with Your Money Youth Financial Literacy Series

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

- Tuesday, April 14 — Virtual
 - Building Dreams, ages 5–8, 6:00PM
 - Dollar Power, ages 9–12, 6:30PM
 - Dollars & Sense, ages 13–18, 7:00PM

Medicare Seminar*

Get clear answers to your Medicare questions and concerns.

- Tuesday, April 21 at 6:00PM — In person at the TopLine Learning Center: 9353 Jefferson Hwy, Maple Grove

Successful Steps to Saving

Learn how to set a savings goal and create a step-by-step plan to reach it.

- Tuesday, May 5 at 6:00PM — Virtual

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.

*This is an educational event. No plans will be reviewed, and no sales will be conducted. A licensed insurance agent will be present to answer questions. We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For accommodations of persons with special needs at meetings, call (763) 391-9494. TTY 711

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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
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sgaustad@TopLinecu.com



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

TopLine Investment 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 763-391-9494 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). 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.**

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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.

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Stacy Gerrety DIRECTOR
John Jacobs DIRECTOR
Therese Kieffer DIRECTOR
Todd Proulx DIRECTOR
Mike Rogosheske DIRECTOR
Mary Texer DIRECTOR

SUPERVISORY COMMITTEE

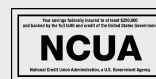
Diane Smith CHAIR
Beth Ketelson SECRETARY
Bill Akuma
Miles Edmundson
Mary Texer

PRESIDENT & CEO

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