

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

May 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.

CURRENT PAYMENTS

New auto loans
\$322.53/MO

\$20,000, 72-month and 5.04% APR*. Payment is \$16.13 per thousand dollars. 2022 & 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. Rates will be higher on loans with a Loan-to-Value ratio over 90%. 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.

Coming Soon... TopLine's New Website!



TopLine's new website is being designed with you in mind. The redesigned website will feature an improved browsing experience with a modernized design and streamlined navigation.

Enjoy the same TopLine experience with a fresh new look — research TopLine's products and services, view rates, browse resources, register for events and much more!

Keep an eye on your email and social media for the latest updates!

Make Yourself at Home! TopLine Mortgage Services.



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Whether you are buying your first home, a new home or a second home — or would like to refinance your current one — we can help you save money, pay fewer closing costs and spend less on what you borrow.

Saving for a down payment can be a challenge, TopLine is here to assist you through the buying process with a variety of **loan options with as little as 0%* down:**

- Conventional loans
- FHA loans
- VA & Rural Development loans

Get started today! Apply online at www.TopLinecu.com, call 763-391-9494, or stop by any branch location to learn more.

*For those who 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 branch location. NMLS #654913.

IMPACT: CU Day at the Capitol.



TopLine Senior Managers and Board of Directors hiked the hill, meeting with Minnesota legislators to advocate for credit unions and our member-owners. More than 100 representatives from across the state participated.

Left: Senior Vice President and Chief Marketing Officer, Vicki Erickson, Executive Vice President and Chief Revenue Officer, Alan Sonnenburg, Board Vice Chair, Joann Molenaar, Board Chair, Kelly Breit and Senior Vice President Information Services and Chief Information Officer, Colleen Jakes.



The TopLine team had a productive meeting with Senator Hoffman. Additionally, the team assembled over 200 craft activity bags in partnership with Credit Unions for Kids, benefiting patients at Gillette Children’s Hospital.

Above: The TopLine team had a productive meeting with Senator Hoffman.

TopLine is Hosting a Sock Drive.



TopLine is hosting a Sock Drive to benefit local non-profits African Education & Health Initiative (AFEDHI), Union Gospel Mission and YMCA of the North Youth and Family Services. **All donations must be new.**

i Donations can be purchased from TopLine’s Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through May 31, 2026.

BOARD OF DIRECTORS

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- Joan Molenaar VICE CHAIR
- Bill Hnath TREASURER
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- Stacy Gerrety DIRECTOR
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- Bill Akuma
- Miles Edmundson
- Mary Texer

PRESIDENT & CEO

Mick Olson
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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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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



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