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TOP TIP

Access your account, check your statement, pay your bills, make a remote deposit, apply for a loan and more—virtually, anywhere and anytime—with TopLine's **FREE** mobile/online access, eStatements and bill pay service. Conduct your banking on the go at **www.TopLinecu.com**. Download **TopLine's Mobile App** from the iTunes or Google Play Store.

CURRENT PAYMENTS

Home equity loans

\$154.46_{/MO}

\$20,000, 180-month and 4.64% APR* where LTV is 60% or less. Payment is \$7.73 per thousand dollars.

Zero-down new car loans

\$299.04_{/MO}

\$20,000, 75-month and 3.69% APR.* Payment is \$14.96 per thousand dollars.

*APR is Annual Percentage Rate. LTV is Loan-to-Value. APR is available with above requirements and a TopLine Checking account with direct deposit and auto pay is required. Actual APR may vary based on credit history and LTV. Rates current at time of printing and are subject to change.

NEW ONLINE AND MOBILE BANKING

It's time for an upgrade to better serve you!

New Online and Mobile Banking is coming on October 10, 2018.

TopLine is excited to launch our newly enhanced Online and Mobile Banking services on October 10, 2018 to make it easier to manage your accounts at home or on the go!

You'll continue to enjoy the same features, plus many more. Some of the added benefits include a consistent look from online banking to our mobile app, easier navigation and new tools to help you manage your finances.

Important dates:

Make the switch to enjoy more benefits!

- **October 10, 2018:** For those who want to access our improved version of Digital Banking immediately! Our existing online/mobile banking will run concurrently for a month.
- **November 12, 2018:** Effective November 12, 2018 you will no longer be able to access our existing online banking site and you'll only be able to access your accounts through our new site.



Desktop/Laptop Login:

To access the new Online and Mobile Banking services, you'll need to login via our website at **www.TopLinecu.com**. The "Banking Login" will be on the right side, then click on the **"Login to New Online Banking Site"** button.

Mobile App:

You'll need to **install** TopLine's **new** mobile app from the iTunes or Google Play Store.

Check out a few of the new features:

- Account alerts and notifications
- Biometric access (touch ID or face recognition)
- Budget and savings goals
- Credit card controls
- Quick look—easily check your balances
- Secure messaging

i We know you may have questions and we are here to assist you every step of the way. If you need assistance, please visit www.TopLinecu.com and click on the *magnifying glass* 24/7 to search for an answer using our "Have a Question? Just Ask" search feature. You can also email us at Ask@TopLinecu.com, swing by any branch location or call us at 763-391-9494.

Your home update could be just a few clicks away!

Whether you're looking for a minor update or a full-on version 2.0 upgrade to your home, TopLine has the tools to make it happen.

At your neighborhood TopLine branch, you can get a home equity line of credit at an amazing 3.99% APR*—and pay no closing costs!** Of course home projects aren't the only thing you can tackle. Home equity loans or lines can be used for just about anything—from boats to flights to tuition. **Hurry, offer ends November 30, 2018!**

i Visit your local TopLine branch to get started—or call 763-391-9494, apply online 24/7 at www.TopLinecu.com or email Ask@TopLinecu.com to learn more.

Home Equity Lines of Credit within draw period are not eligible to refinance. Offer does not apply to refinances of existing TopLine home equity loans or lines. Cannot use loan proceeds to pay off existing TopLine debt. Property must be the primary residence and located in MN. Property insurance is required. Commercial, agriculture and large acreage properties excluded from offer. See your tax advisor for details regarding interest deductibility.

*Home Equity Line of Credit. APR means Annual Percentage Rate. 3.99% APR introductory rate will be fixed for 12 months; thereafter rate will revert to the current U.S. Prime rate plus margin, subject to as low as 3.75% APR floor and 17.99% APR maximum. This offer applies to new loans or increases of at least \$10,000 only. Variable rates are subject to change monthly based on U.S. Prime (as published in The Wall Street Journal) indexed as low as plus 0% for loans with a combined loan to value of 80% or less. Rates quoted are for 80% loan-to-value or less and will vary based on credit history. APR may vary based on credit profile, Loan to Value (LTV), term of loan and other criteria based on specific loan product. Prime rate on 09/05/18 was 5.00%. Loan subject to approval. Loan approval based on creditworthiness. Rates, terms and conditions subject to change. Some restrictions apply. For further information call 1-800-626-1448 or 763-391-9494, email Ask@TopLinecu.com or stop by any branch. Payment will be 1% of outstanding balance as of last day of the month and balloon lump sum payment may result at maturity. Additional terms may be available—call for details. Offer valid through November 30, 2018.

**Closing costs waived for both home equity line and home equity loan. Does not include appraisal fee, if applicable.



TopLine wins 1st place Best of Business award two years in a row!

Twin Cities Business Magazine, 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.

TopLine was selected as the 2018 First Place Winner of the "Best of Business People's Choice Award" in the Credit Union category for the second year running!

Thank you to all our member-owners for making TopLine the Best Credit Union in Minnesota!



Doing our best to serve America's best.

We understand that the financial impact on families with members serving in the armed forces can sometimes be overwhelming. While there are minimum safeguards in place, such as the Servicemembers Civil Relief Act, rest assured that as a TopLine member you can count on us to go above and beyond—following your example—to make sure your financial situation is as sound as it can be while you or an immediate family member are serving our country.

i Whether it's adjusting loan payments, sending money overseas or out of state, or simply ways to better manage your monthly bills—you name it—please call us at 763-391-9494 and let us know how we can help.



TopLine Credit Union Foundation Lawn Bowls for a Cause—benefiting post-secondary education scholarships.

TopLine Credit Union Foundation raised \$19,000 towards a scholarship fund that will help students with the costs of higher education.

The third annual TopLine Credit Union Foundation charitable event took place at Brit's Pub in Minneapolis with nearly 110 attendees and 43 sponsors coming together to enjoy lawn bowling on the downtown pub's rooftop, a live auction, silent auction and raffle, all to benefit a great cause—financial grants for education.

TopLine Credit Union Foundation is guided by its mission: *to work within the community to build a better tomorrow.* It expands community outreach activities by awarding scholarships, providing financial education and counseling for members of all ages, contributing to community charitable organizations and sponsoring other community give-back efforts. **Watch for more details on our 2019 lawn bowling event.**

i If you would like to make a donation to the Foundation[†], please contact TopLine at 763-391-9494, email Foundation@TopLinecu.com, stop by any location or write to: 9353 Jefferson Highway, Maple Grove, MN 55369.



*TopLine Credit Union Foundation is guided by its mission:
to work within the community to build a better tomorrow.*

[†]The 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.

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 April 2019.

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. All nomination information must be received by November 10, 2018.



College Scholarships

AVAILABLE FOR MEMBERS

The Foundation Scholarship Council (FSC) is awarding **\$12,000 in scholarship money** to Minnesota credit union members who are continuing their education.

Scholarship awards include **two \$2,000 scholarships** and **eight \$1,000 scholarships**. Any individual planning to pursue or continue post secondary education in fall 2018/spring 2019 is eligible. **There are no fees to apply.**



Those interested need to complete a one-page application form and submit an essay (500 words or less) that answers the question: *“Community service is an integral part of credit unions. Share an experience when you contributed your time and/or talents in the community. What did you learn from that experience?”*

Application deadline is November 30, 2018.

The Foundation Scholarship Council, a committee of the non-profit Minnesota Credit Union Foundation, is a volunteer organization made up of representatives from credit unions across the state of Minnesota to enhance the future of the credit union movement by promoting financial awareness.

i For more information or to apply, visit TopLine’s website at www.TopLinecu.com or the Minnesota Foundation Scholarship Council website at www.mncun.org/mpage/FSCscholarships.

Upcoming Free Seminars

SBA 504 Financing

Financing solutions to meet the needs of your growing small business.

- **Wednesday, October 3 at 12:00PM—**
at Osseo Community Center, Room B

Social Security[†]

Discuss seven keys to enhancing your Social Security benefits.

- **Thursday, October 4 at 6:00PM—**
at Osseo Community Center, Room A & B

Improve Your Credit Score

Become a master at managing your budget. We’ll help you start a plan.

- **Tuesday, October 9 at 6:00PM—**
at Osseo Community Center, Room A

Scam Proof Your Finances—

Protect Yourself Against Identity Theft

Empower everyone in your family to spot consumer fraud and stop it cold.

- **Wednesday, October 17 at 6:00PM—**
at Como Park Street Car Station

Managing Healthcare Costs in Retirement

Learn the ABC’s of Medicare and strategies to cover healthcare costs.

- **Tuesday, October 23, 2018 at 6:00PM—**
at Osseo Community Center, Room A & B

i Seminars are free but space is limited— for more information or to reserve your spot, call 763-391-9494 or email RSVP@TopLinecu.com.

[†]Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not insured TopLine Federal Credit Union deposits and are not NCUA insured. These products are not obligations of TopLine Federal Credit Union and are not endorsed, recommended or guaranteed by TopLine Federal Credit Union or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. TopLine Federal Credit Union and TopLine Investment Services are not registered broker/dealers and are not affiliated with LPL Financial. OR *Securities and Advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

“It’s Where I Bank”

Find your Platinum Lining in Credit Unions

Stop by October 15–20 to celebrate International Credit Union Day!

This year marks the 70th anniversary of **International Credit Union Day!** Why do over 235 million people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that compels them to constantly improve the communities and lives of their members.

So what’s the difference between credit unions and other financial institutions? The main difference, credit unions exist to help people, not to make a profit. In 1935 TopLine was established as a member-owned financial services cooperative. That means that we are a banking institution that’s safe, local and, most importantly, owned and democratically controlled by *you*, our members-owners, with all deposits federally insured to at least \$250,000.

As a trusted member-owned financial services cooperative, our success depends on the success of our members and the communities we serve. Our profits are returned to *you*, which means TopLine can offer our members a safe place to save money and access affordable loans, fewer and lower fees, dedication to the highest levels of personalized service and complimentary financial education workshops.

Your best interest is in our best interest. Value, trust, service and ownership are just some of the many benefits our members enjoy. Everyday more consumers are recognizing the value of banking with a financial services cooperative, a company they own. And thanks to you, TopLine’s most consistent source of new members is member-owners like each of you who point out the value of credit unions to your family and friends.

Join us the week of October 15–20 to celebrate **International Credit Union Day®** in *your honor.* This year’s

theme, “*Find Your Platinum Lining,*” celebrates the 70th anniversary and emphasizes the credit union movement’s loyalty to its members

and its mission to provide them financial support and guidance.

We look forward to celebrating with you the credit union difference and the many benefits that our proud cooperative heritage brings. **Thank you for being a member-owner!**

i Stop by any TopLine branch the week of October 15–20 for treats and free giveaways. Check out www.TopLinecu.com to celebrate the credit union difference.



BOARD OF DIRECTORS

Jim Kaster **CHAIR**
 Paul Jacobsen **VICE CHAIR**
 Joan Molenaar **TREASURER**
 Bill Hnath **SECRETARY**
 Pam Stegora Axberg **DIRECTOR**
 Kelly Breit **DIRECTOR**
 Sherol Christian **DIRECTOR**
 Warren Hight **DIRECTOR**
 John Jacobs **DIRECTOR**

SUPERVISORY COMMITTEE

Bill Akuma **CHAIR**
 David Ensteness
 Therese Kieffer
 Mike Rogosheske
 Jacob Sellers

PRESIDENT & CEO

Tom Smith
 763-391-9494
president@TopLinecu.com

TopLine Federal Credit Union

9353 Jefferson Highway
 Maple Grove, MN 55369
 763-391-9494
 800-626-1448
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 the National Credit Union Administration.

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TopLine is an Equal Opportunity Employer EOE.
 NMLS# 654913

BRANCH HOURS & LOCATIONS

Bloomington

5221 Viking Drive
 Bloomington, MN 55435

LOBBY

Mon – Thu: 9AM – 5PM
 Fri: 9AM – 6PM
 Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
 Sat: 9AM – 1PM

Brooklyn Park

Park Place Promenade
 9790 Schreiber Terrace North
 Brooklyn Park, MN 55445

LOBBY

Mon – Thu: 9AM – 5PM
 Fri: 9AM – 6PM
 Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
 Sat: 9AM – 1PM

Como Park

976 Lexington Parkway
 St. Paul, MN 55103

LOBBY

Mon – Thu: 9AM – 5PM
 Fri: 9AM – 6PM
 Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
 Sat: 9AM – 1PM

Maple Grove

9353 Jefferson Highway
 Maple Grove, MN 55369

LOBBY

Mon – Thu: 9AM – 5PM
 Fri: 9AM – 6PM
 Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
 Sat: 9AM – 1PM

Plymouth

Rockford Road Plaza
 4190 Vinewood Lane North
 Plymouth, MN 55442

LOBBY

Mon – Thu: 9AM – 5PM
 Fri: 9AM – 6PM
 Sat: 9AM – 1PM

DRIVE-THRU

Mon – Fri: 8:30AM – 6PM
 Sat: 9AM – 1PM

“It’s Where I Bank”

TopLine®

Federal Credit Union
 SINCE 1935

