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TOPLINE ONLINE

Access your account, check your statement, pay your bills, make a remote deposit, apply for a loan and more. 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
\$154.44 /MO

\$20,000, 180-month and 4.64% APR* where LTV is 60% or less. Payment is \$7.72 per thousand dollars.

Zero-down new car loans
\$297.71 /MO

\$20,000, 75-month and 3.54% APR.* Payment is \$14.89 per thousand dollars.

*APR is Annual Percentage Rate. APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.30%. 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 2016 or newer vehicles.

A MESSAGE FROM YOUR CREDIT UNION'S PRESIDENT

A great deal has changed over the last several months, being in the middle of a global pandemic, and locally and nationally with social injustice. None of this is easy. These are challenging times, times of grave uncertainty, though there is hope. Now is the time for unity and justice, safety and well-being, to support one another and our communities, and to look toward hope and peace.

Our TopLine family cooperative spirit of helping one another is steadfast. Our core values of integrity, trust, respect and ownership are our foundation. Our employees, members and local communities are why we exist and are at the center of our purpose—**People Helping People... and People Serving People**—and this guides the decisions we make today and for our future.

Over our 85 year history, its times like these that remind us the power of a moment and the importance of supporting one another. This is our opportunity to come together, to help each other and our communities stay safe and heal, to build stronger relationships and to make meaningful change to emerge stronger.

Listening, learning, connecting and collaborating together has never been more important. Our promise is to continue to look out for our members' and communities' well-being and reassure you that we are here to help when needed; now, and in the months and years to come.

There is a ways to go, but together we can make a positive difference.

We are very grateful to have you as members of the TopLine family and thank you for the trust you place in your credit union.

Please take care of yourselves, your loved ones and we will remain committed to making positive impacts in our members' lives and communities.



TopLine President
& CEO Tom Smith

Tom Smith

Over our 85 year history, its times like these that remind us the power of a moment and the importance of supporting one another.

Marvelous Member Moments!

Here are what a few of our member-owners are saying about your credit union.



"We recently financed the purchase of two properties for our local small business, Uplifted Care Services LLC (a home health care agency) at TopLine. As small business owners we have specialized and unique needs and Duane, TopLine's Member Business Loan Officer, was extremely knowledgeable and thorough through the entire process. TopLine also assisted us with the Paycheck Protection Program loan. We are extremely grateful for their expertise and for assisting with all our financial needs."

—Bill A. and Collins F. MEMBER OWNERS SINCE 2005

"I recently stopped at the Plymouth branch to deposit a check. Troy, the branch manager, informed me that he could help save me money on my mortgage. I called him the following Monday and he told me that TopLine could reduce my existing mortgage from a 30-year to a 15-year and save me over \$50,000 in interest, and my payment would only increase by \$34! It has been so easy to work with the mortgage team: Tammy helped me obtain all the paperwork I needed for the loan and Taylor has been able to quickly answer all my questions. TopLine is putting me in a better position and saving me thousands of dollars and all because I stopped to deposit a check through the Plymouth branch drive-thru. I feel thrilled and fortunate to be a TopLine member as I know they are looking out for me and my financial future. They are the BEST!"*

—Tim P. MEMBER OWNER SINCE 1998



i Have you had a marvelous member moment at TopLine? Send us a short testimonial and photo at WhyILoveTopLine@TopLinecu.com and we may feature your story in print or digital media. We look forward to hearing from you!

*May vary by consumer.

TopLine Credit Union Foundation's fundraising event has been cancelled—See you in 2021!



We are saddened to have to cancel TopLine Credit Union Foundation's Annual Fundraising Lawn Bowling Event this year. We are committed to keeping everyone safe and healthy. We will certainly miss seeing all of you and the zealous competition our lawn bowling fundraising event brings! We are extremely grateful for your past participation and support.

Although we won't be gathering on the bowling greens this year, you can still make a donation to TopLine Credit Union Foundation. All donations will go directly to awarding higher education scholarships and supporting our local communities. **Visit www.TopLinecu.com/Foundation to make a donation.**

We look forward to July 2021 when we will see you on the bowling greens again—perhaps over a pint!

Funds Availability Privacy Notice

Effective July 1, 2020, the Funds Availability Policy Disclosure will change to increase the amount available from checks that are placed on hold. The first \$200 available will change to \$225, and for checks of \$5,000 or more, the first \$5,000 available will change to \$5,525.

i For more information, call 763-391-9494, email Ask@TopLinecu.com or stop into any of our branch locations.



HOME EQUITY

Tackling home improvement projects this summer?

Summer is the perfect time to tackle those home improvement projects on your wish list! No matter how big or small the project, TopLine is here to help. Right now you can get a home equity line at an **amazing 2.99% APR**—and pay no closing costs!***** And by the way, home equity lines or loans aren't just for home projects—they're great to help fund anything from a car purchase, vacation or tuition payments.

Hurry!
Offer ends
July 31, 2020!

i Visit your local TopLine branch to get started—
or call us at 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. **2.99% 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 07/01/20 was 3.25%. 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.

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

TOPLINE INSURANCE AGENCY

Looking to save money on your insurance?

At TopLine we work to save our members money every day, in every way we can. It's our commitment to provide you with quality products to protect you, your family and your belongings.

Through TopLine Insurance Agency, we offer personal and business policies from a number of well-known property and casualty insurance carriers like Encompass, Progressive, Safeco, Travelers—up to 20 different insurance carriers to assure you get the right policy at the best price to fit your individual needs.



TopLine[®]
Insurance Agency



Phil Derksen



Jeff Seifert

i Interested in seeing if you could save money?

TopLine Insurance Representatives **Phil Derksen** and **Jeff Seifert** will help you find the best coverage for your situation. Call 763-391-0007, email Quote@TopLinecu.com or visit www.TopLinecu.com to schedule your free, no-obligation, coverage comparison!

AUTO | HOME | RENT
MOTORCYCLE & ATV
BOAT & RV
BUSINESS | LIFE

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 Federal 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 Federal Credit Union. Business conducted with TopLine Insurance Agency, LLC, is separate and distinct from any business conducted with TopLine Federal Credit Union. The insurance offered is not a deposit and is not federally insured or guaranteed by TopLine Federal 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 Federal Credit Union and may be subject to risk. Insurance products are not exclusive to TopLine Federal Credit Union members. Any insurance required as a condition of an extension of credit by TopLine Federal 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 No. 40303567.

TopLine Credit Union Foundation Scholarships are available for members.

CARE. CONNECT. CONTRIBUTE.

This year the foundation will be awarding \$12,000 in scholarship money to TopLine members who are continuing their education. The scholarship awards include twelve \$1,000 scholarships.



The application deadline for 2020/21 TopLine Credit Union Foundation Scholarships is August 31, 2020. For more details visit www.TopLinecu.com/foundation.

Any individual planning to pursue or continue post-secondary education by attending a college or university, graduate school, or a 2 to 4 year community, vocational or technical college in the fall of 2020 is eligible. All eligible schools must be accredited by the U.S. Department of Education.

- Those interested need to complete a one-page application form and submit an essay (500 words or less).
- Application deadline is August 31, 2020.
- Scholarship recipients will be selected and notified by October 5, 2020.

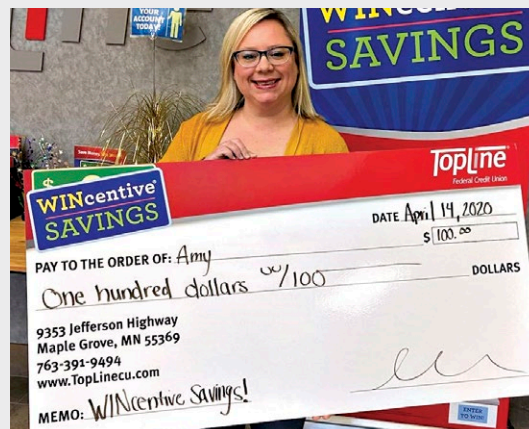
i For more information or to apply, visit www.TopLinecu.com/Foundation, email Foundation@TopLinecu.com or call 763-391-9494.

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Donations are tax deductible to the extent allowed by law. For more information or to make a tax deductible donation, visit www.TopLinecu.com/foundation, call 763-391-9494, email Foundation@TopLinecu.com, stop by any branch location or write to: 9353 Jefferson Highway, Maple Grove, MN 55369. Federal Tax ID # is 46-4335752.

SAVINGS ACCOUNTS

Open a WINcentive savings account!

The WINcentive® Savings account is a whole new way that actually makes saving fun! You'll feel rewarded by watching your savings grow, plus experience the excitement of the prize drawings. And unlike playing the lottery, you don't lose anything. All of the money you deposit into the account is yours.



Amy was one of our recent WINcentive Savings winners. This could be you!

Win cash prizes!

Each time you increase your WINcentive Savings balance by \$25 (up to 4 entries per month)[†] you'll get an entry into the drawings.

Prize drawings range from \$100 to \$5,000.[†]

Prize drawings occur monthly, quarterly and annually—so the more you save, the more chances you have to win!

Don't miss your chance to win!

The next drawing is in August, but you need to open your account in July.

i Open your WINcentive Savings account today online at www.TopLinecu.com or stop by any branch location.

[†]Visit www.TopLinecu.com for terms and conditions and official rules.

"It's Where I Bank"

Is an annuity suitable for your retirement portfolio?

What are annuities?

An annuity is a contract between you and an insurance company that requires the insurer to make payments to you, either immediately or in the future. You may buy an annuity by making either a single payment or a series of payments. Similarly, your payout may come either as one lump-sum payment or as a series of payments over time.

Why do people buy annuities?

People typically buy annuities to help manage their income in retirement.

Annuities provide three things:

- **Periodic payments for a specific amount of time.** This may be for the rest of your life, or the life of your spouse or another person.

- **Death benefits.** If you die before you start receiving payments, the person you name as your beneficiary receives a specific payment.
- **Tax-deferred growth.** You pay no taxes on the income and investment gains from your annuity until you withdraw the money.

Purchasing an annuity is an important decision and one you should only make after consulting with your financial professional. Before you make a decision about whether or not an annuity is suitable for your retirement portfolio, 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



Matt Krasen

- i** TopLine Investment Representatives Shawn Gaustad and Matt Krasen can help you develop investment strategies that strive to keep more of your hard-earned money. Call 763-391-9494 to schedule your complimentary, no-obligation consultation today.

Guarantees are based on the claims paying ability of the issuing insurance company. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the treatment by the tax-qualified retirement plan itself. However, annuities do provide other features and benefits such as income options. Annuities are long-term investment vehicles designed for retirement purposes. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Withdrawals made prior to age 59½ are subject to a 10% IRS penalty tax and surrender charges may apply.

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.

Check the background of investment professionals on FINRA's BrokerCheck at <https://brokercheck.finra.org>.

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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 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

