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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
\$154.45/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
\$297.64/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.

TopLine named *Best Credit Union in Minnesota* for 4 years in a row!

TopLine Mortgage Services has been recognized as a finalist.

It's a 4-peat! TopLine is honored to be recognized as the Best Credit Union in Minnesota in 2017, 2018, 2019 and now 2020, plus being named a finalist in the Mortgage Company category!

Twin Cities Business, 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 is grateful to be chosen as the **Best Credit Union** and **Mortgage Company Finalist**, as such company includes: Mayo Clinic, Regions Hospital and the University of Minnesota, just to name a few.

Our spirit of "People Helping People" is at core, and our remarkable team delivers on our brand promise of going above and beyond each and every day to serve our members, each other and our communities. We remain committed to helping our members with all of their financial needs, now and always.

Thank you for making TopLine the Best Credit Union in Minnesota (again)!



Find out more at www.tcbmag.com.



Bloomington branch



Brooklyn Park branch



Como Park branch



Looking for new wheels? This could be you!

This fall, take advantage of **low auto loan rates** at TopLine—starting at **2.64% APR!***

For a limited time, if you fund or refinance your car loan with TopLine, you can also take advantage of these great benefits:

- Rates starting at an incredibly low 2.64% APR!*
- Make no payments for 90 days!**
- Receive a \$100 discount on an extended warranty purchase.
- No refinancing or title transfer fees!
- Free car buying (and trading) services.

1 It's easy to get the funds you need—call us at 763-391-9494, apply online, email Ask@TopLinecu.com or stop by any of our branch locations to learn more. **But hurry, this offer ends on October 31, 2020!**

*APR means 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, 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. Rates current as of 9/01/20 and are subject to change. For complete details and current rate information, visit www.TopLinecu.com, email Ask@TopLinecu.com, call 763-391-9494 or stop by any TopLine location.

**Offer does not apply to refinances of existing TopLine loans. During the 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.

CREDIT UNION DIFFERENCE

Celebrate International Credit Union Day on October 15

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.

Each year we celebrate International Credit Union Day to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty.

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.

This year's theme, “*Inspiring hope for a global community*,” reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

Let's celebrate the credit union difference and the many benefits that our proud cooperative heritage brings.

Thank you for being a member-owner!

1 Check out our virtual youth financial literacy sessions on October 15 starting at 9:00AM. Visit www.TopLinecu.com to reserve your spot!



TopLine Prepares Next Generation With Personal and Professional Growth Opportunities

TopLine had the pleasure of hosting four interns this past summer. One through the BrookLynk internship program and three through Keystone Community Services' Career Pathways program.

This year marked TopLine's fifth year hosting an intern through **BrookLynk**, a youth employment program responding to community needs, a youth work-readiness training program. Our BrookLynk intern graduated from Champlin Park Senior High School and will be attending Augsburg College this fall. During the 8-week internship, she assisted multiple departments including Marketing and Communications, Loan Servicing, Mortgage Services and Business Services—as well as worked on a capstone project that focused on youth and personal finance.

TopLine virtually hosted our second summer intern team through the Career Pathways intern program at **Keystone's** Best Buy Teen Tech Center. Though the program, youth receive work readiness training, build social and emotional skills, explore personal interests, learn essential job skills, develop a professional social network and learn about being part of a community. TopLine's team of three developed a video using drones to film footage of each of TopLine's five branch locations and other technology equipment for voice over, editing and graphic design.

We wish our interns all the best in their future endeavors!



BrookLynk intern Sumei (third from left) with members of the TopLine marketing team



Keystone interns Tujee, Demetre, Ted (Tech Center coordinator, third from left) and Henry

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 2021.

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.

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 13, 2020.



Get a free financial check-up at TopLine!

No matter what your financial goals and dreams are, TopLine has the accounts and tools to help you thrive financially. It's easy to overlook the importance of reviewing your finances periodically. Even if your budget is in great shape, you could be spending more than you have to.

We invite you to meet with a TopLine financial expert to discover how to:

- Lower your monthly payments with lower rates on loans and credit cards
- Understand your financial picture by reviewing your credit report
- Earn more money with higher savings rates
- Save time with TopLine's Online and Mobile Banking



Everything adds up! Consider this—if your car payment was just \$15 less each month, you would save over \$900 over the course of 60 months. That doesn't even take into account the amount of interest you could save by getting a better rate!

Our TopLine financial experts are here to help. All you have to do is provide some basic information and we'll take it from there. You could be saving thousands before you know it!

i Contact us today to get started!
Visit www.TopLinecu.com, Call us at 763-391-9494, email Ask@TopLinecu.com or swing by any of our branch locations.

"It's Where I Bank"

Upcoming Free Seminars

Get a Financial Health Check Up

Learn steps to take annually, monthly, weekly and daily to build healthy financial habits.

- Tuesday, October 6 at 6:00PM

Adding Flexibility to Long-Term Care Insurance[†]

Learn the basics of long-term care, popular types, costs, ways to pay for care and so much more!

- Tuesday, October 13 at 6:00PM

Get Smart with Your Money Youth Financial Literacy Series

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

- Thursday, October 15 starting at 9:00AM

Scam Proof Your Finances—Protect Yourself Against Identity Theft

You'll learn the many ways identity theft can happen to adults, or even kids, and steps to prevent it.

- Wednesday, October 21 at 6:00PM

Estate Planning[†]

Learn how to help protect your assets to leave a legacy for your loved ones.

- Tuesday, November 3 at 6:00PM

i Seminars will be held virtually. The events are free but space is limited—for more information or to reserve your spot, please visit www.TopLinecu.com 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.

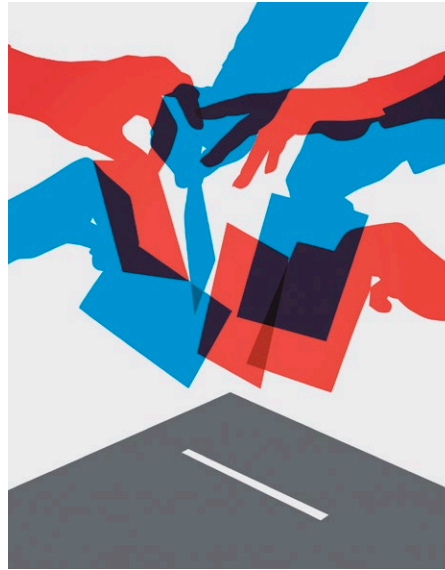
"It's Where I Bank"

The Presidential Election and Your Investments

Every four years, politics and finance converge as Americans elect a president and investors try to figure out what the outcome means for their investment portfolios. **Here are a few key points to help keep you and your money on track:**

Focus on what you can control. Stressing about what might happen with the election won't help. Instead, consider focusing your energy on aspects of your financial situation that you can control, like how diversified you are against volatility in the markets.

Don't lose sight of the big picture. The stock market has gone up—and down—under all presidents. But over time, the trajectory has remained positive. Getting too hung up on what-ifs over the next four years means losing sight of the big picture.



*Be sure you have a plan to vote this fall.
Visit www.vote.gov for more information.*



Shawn Gaustad



Matt Krasen

i Managing your finances can be challenging, especially amidst a pandemic and presidential election. You can count on TopLine Investment Services Investment Representatives Shawn Gaustad and Matt Krasen to help you make the most of your hard earned money. Call 763-391-9494 to schedule your complimentary, no-obligation consultation today.

Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss.

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 Federal 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 Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, TopLine Federal 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**

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

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

David Ensteness CHAIR
Bill Akuma
Therese Kieffer
Mike Rogosheske
Mary Texer

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 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

