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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 line of credit — interest only

\$54.17 /MO

\$20,000 line and 3.25% APR** where loan to value is 70% or less. Payment is \$2.71 per thousand dollars with a \$50 minimum.

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 2017 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 profile and LTV. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principle and interest payments.

TopLine now offers Interest-Only Home Equity Lines of Credit.[†]

TopLine's **new** Interest-Only Home Equity Line of Credit allows you the flexibility to tap into the equity of your home for any reason, at any time. Plus, your monthly payment is super low!

- Interest Only Payments: based on outstanding balance or \$50.00, whichever is greater.
- Rate: Starts at 3.25% APR and is based on credit history. APR is variable.[†]
- Term: 30-year term with 10-year draw period and 20-year repayment period.[‡]
- Minimum loan amount: \$10,000

For example, your payment on a \$20,000 line at 3.25% APR would be \$54.17.[‡]

[†]Annual Percentage Rate (APR) starts at 3.25% to 8.24% based on your creditworthiness. APR is variable and will adjust with the market based on the Wall Street Journal Prime Rate. Rates, terms and conditions subject to change. Some restrictions may apply. Loan subject to approval and is based on creditworthiness. Closing costs may include title search, application fees, mortgage registration tax, recording fees. Property appraisal may be required. Borrower is responsible for paying the appraisal fee when it is conducted. Interest may be tax deductible. Members should consult with a tax advisor. For current rates and other details please visit www.toplinecu.com/personal/loans/home-equity, call 763-391-9494 or visit any branch. Must be eligible for membership at TopLine. Membership is required to obtain a home equity product. [‡]Loan to value is 70% or less. Payment is \$2.71 per thousand dollars with a \$50 minimum. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principle and interest payments.

Use the funds to pay for home improvements, tuition, auto purchase, debt consolidation, weddings, unexpected emergencies and more!



Get started today! Apply online at www.TopLinecu.com, call 763-391-9494, or visit your local TopLine branch to learn more.

Making the Switch is Easy at TopLine!

Switch all of your direct deposits and automatic payments to your new or existing account at TopLine Federal Credit Union in minutes!

Making the switch eliminates the hassle of having to contact each business and helps to ensure that you don't miss a payment during your account transition.

Start the switch! It's easy and takes just a few minutes. Call 763-391-9393 or visit a TopLine branch location.

Using our ClickSWITCH service is easy!

- Change financial institutions without the hassle
- Securely switch direct deposits and automatic payments in as little as 10 minutes
- Just a few clicks will save hours of time
- No need to track down payments or fill out paperwork
- Track switches and receive real-time notifications
- Initiate the closure of your previous account(s)

Improve your (credit) card game...



Your TopLine VISA® credit card just got a whole lot better. Improve your hand (and your wallet) with our new credit card options!

We're ready to deal you these great benefits:

- Cash Back Rewards*
- Low Variable Rate†
- No Annual Fee‡
- No Foreign Transaction Fees‡
- Tap to Pay With Enhanced Security
- Worldwide Travel and Emergency Assistance**
- Plus, Extended Warranty Protection,** Road Dispatch,** Digital Wallets and more!

Apply Today! Online at www.TopLinecu.com, call us at 763-391-9494 or stop by any of our branch locations.

i Current TopLine credit card holders received their new card in early March. Activate your new card right away and safely destroy and dispose of your previous card. Your previous card will no longer work after April 1, 2021.

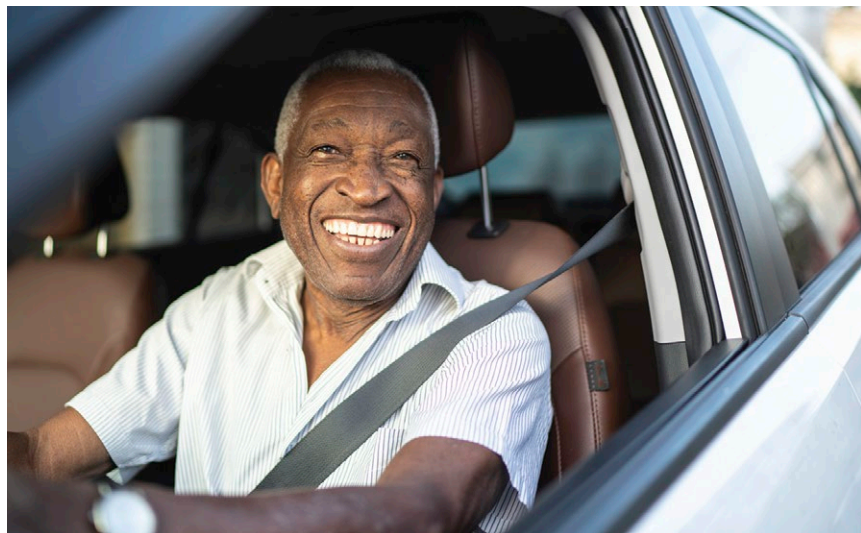
*On select TopLine VISA credit cards that include Rewards Visa Signature, Platinum Rewards, and Business. **Certain terms, conditions and exclusions apply. Please see Visa Benefits Package disclosure for further details or call 1-800-VISA-911. †Other fees may apply. Transaction fees include: Balance Transfer Fee (either \$10 or 2% of the amount of each transfer, whichever is greater), Cash Advance Fee (either \$10 or 2% of the amount of each cash advance, whichever is greater), and Penalty fees include: Late Payment (up to \$25), Returned Payment (up to \$25). ‡Annual Percentage Rate (APR) is 9.25% to 17.89% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. Rates subject to change. For current rates and other details please visit www.TopLinecu.com, call 763-391-9494, visit any branch, or refer to TopLine VISA Credit Card Agreement. Must be eligible for membership at TopLine. Membership is required to obtain a credit card. VISA® is a registered trademark of VISA, Inc. All rights reserved.

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 a coverage comparison or just looking to save a little money, TopLine Insurance Agency can help simplify the process.

TopLine Insurance Agency offers customizable coverage on everything from automobiles, campers and travel trailers to boats, motorcycles, snowmobiles and more. Plus, we work with over 20 different insurance carriers to assure you get the right policy and best price.

i **Schedule your free personalized, no obligation, coverage comparison today!** Call 763-391-0007, email Quote@TopLinecu.com or stop 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 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

**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, some of which included:

- Volunteering 251 hours
- Awarding \$17,500 in scholarships
- Teaching financial education basics to more than 200 kids
- Donating:
 - \$13,469 to various local charities and organizations
 - 857 school supplies
 - 318 pounds of food
 - 547 holiday gifts
 - 760 personal care items
 - 185 handmade knitted scarves
 - 85 facemask straps for healthcare workers

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

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

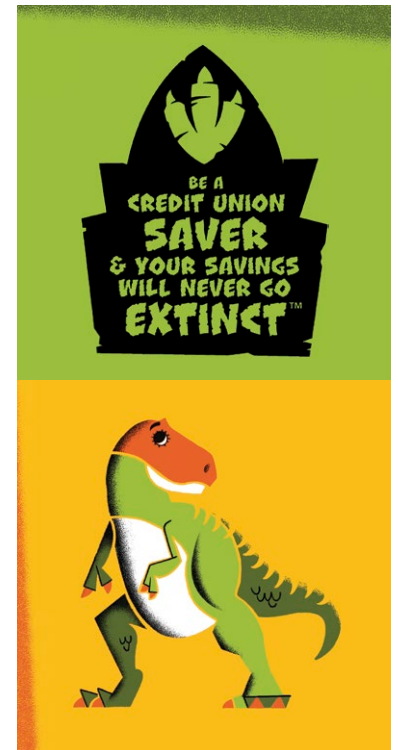
TopLine celebrates youth in April.

This April TopLine is encouraging youth to develop healthy saving habits by making savings fun and exciting! This year's theme is *"Be a credit union saver and your savings will never go extinct."* We're encouraging all members, and our youngest, to see the joy of setting aside money for everyday spending and helping others.

Visit TopLine April 12–17 to celebrate National Credit Union Youth Month.

- Get rewarded with \$25*** when you open a Young Savers account at TopLine.
- Join us on Wednesday, April 14 for our virtual youth financial literacy series, *Get Smart with Your Money*,™ an ongoing initiative to encourage kids and their parents to talk about spending, saving and sharing their money wisely. Sign up at www.TopLinecu.com.
- Check out our age-specific interactive websites at www.TopLinecu.com, which are filled with games, blogs, podcasts, videos, downloads, financial calculators and more.

***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 holder's 1099-MISC statement. Account must be open for at least 90 days. Closing an account prior to that will result in disqualification. One account per member. Individuals over 22 years of age are not eligible. This limited time offer is only available to individuals who do not already have a Young Savers account at TopLine Federal Credit Union. Certain restrictions apply. See TopLine representative for further details. Call 763.391.9494, visit www.TopLinecu.com or stop by any branch for details.



As your credit union, we want to help you teach your children to learn good financial habits. Together we can help them achieve their goals of a bright financial future.

TopLine hosted our first bedding drive!

During the months of January and February, TopLine hosted our first ever bedding drive to benefit two local non-profits, Avenues for Youth and YMCA of the North Youth and Family Services.

Many generous TopLine members and employees donated 80 pillows, 67 sheets, 40 comforters, 4 blankets and nearly 50 Bed-in-a-Bag Sets—over 240 items in total! These donations will help bring comfort to many youth and families in our communities.

Thank you to everyone who donated!



TopLine employees helped coordinate donations.

i To learn about other volunteer and donation opportunities, visit www.avenuesforyouth.org and www.ymcanorth.org.

TopLine is hosting a Clothing and Shoe Drive.

During the month of April TopLine is hosting a Clothing and Shoe Drive to support local and global organizations in our community.

All clothing donations will benefit local non-profit Union Gospel Mission Twin Cities and all shoes will benefit youth in Nigeria through the Africa Education & Health Initiative (AFEDHI).

All donations must be new or gently used, washed and in good condition. Items accepted include:

- Business Casual or Professional Clothing
- Seasonal Men's, Women's, and Children's Clothing
- Outerwear, such as coats, hats, gloves, and scarves
- Men's, Women's, and Children's Footwear

It's easy to donate! Visit www.TopLinecu.com to check out TopLine's Amazon Wishlist or Target Registry or drop off your donations at any TopLine branch location through April 30, 2021.

Visit Africa Education & Health Initiative at www.afedhi.org and Union Gospel Mission at www.ugmtc.org for other volunteer and donation opportunities.

- i** If purchasing through Amazon, consider making TopLine Credit Union Foundation your designated charity. The AmazonSmile Foundation will donate 0.5% of all eligible purchases to TopLine Credit Union Foundation.

"It's Where I Bank"

Upcoming Free Seminars

What You Need to Know About Credit Scores

Learn how to get and read your credit report, tips to build your credit and so much more!

- Tuesday, April 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.

- Wednesday, April 14 starting at 2:00PM

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, April 20 at 6:00PM

Beat the System: Be a Student Loan Champ!

Learn the basics of student loans and options to successfully manage your student loans.

- Tuesday, May 4 at 6:00PM

Estate Planning****

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

- Thursday, May 13 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 call 763-391-9494 or visit www.TopLinecu.com.

****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.

"It's Where I Bank"

The Importance of Financial Reviews

Let TopLine help with your financial planning strategies.

Discussing your financial situation on a consistent basis is an important component of successful financial management. What a “consistent basis” means is something that you and your Financial Advisor determine together based upon need.

There are three questions to consider when determining if you should see your Financial Advisor for a review:

1. Has your financial situation changed?
2. Have you had life changes such as retirement, marriage, children, divorce, unexpected events, etc.?
3. Has it been an extended period of time since you reviewed your financial situation with a financial professional?

If you can answer “yes” to any of these questions, you may need to review your accounts and financial situation. Let TopLine Investment Representatives Shawn Gaustad and Grant Germscheid help answer your questions. All consultations are complimentary and there is never an obligation to invest.



Shawn Gaustad



Grant Germscheid

i Let Investment Representatives Shawn Gaustad and Grant Germscheid help you develop a strategy 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 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.**

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 Sherol Christian **DIRECTOR**
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 Bill Hnath **DIRECTOR**
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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

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 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

