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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 Credit Union Foundation Fundraising Event

Lawn Bowling Tournament | Thursday, July 15

Our TopLine family cooperative spirit of helping one another is alive and well. 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.*

It is with this purpose that the TopLine Credit Union Foundation charitable fundraising event returns this summer! Proceeds will be used to award scholarships, fund financial education and counseling programs, support non-profit charitable organizations and foster community give-back efforts.

- **Date:** Thursday, July 15, 2021
- **Location:** Brookview Golf and Lawn Bowling, 316 Brookview Parkway South, Golden Valley, MN
- **Time:** 10:00AM–3:30PM
- **Cost:** \$150 per player or other sponsorship opportunities available
- **Space is limited!** Sign up by July 5, 2021

For more details or to sign up, please visit www.TopLinecu.com/foundation/fundraising-event.

We look forward to seeing you!

TopLine Credit Union Foundation is a 501(c)(3) non-profit organization. Donations are tax deductible to the extent allowed by law. For further information call 1-800-626-1448 or 763-391-9494, email Foundation@TopLinecu.com, stop by any TopLine branch location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369. Federal Tax ID # is 46-4335752.



Come enjoy the friendly lawn bowling competition outdoors while supporting a great cause! **Sign up by July 5.**

New at TopLine! 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!

Use the funds to pay for home improvements, tuition, auto purchases or refinances, debt consolidation, weddings, unexpected emergencies and more.

Payments as low as \$50 per month!*

- Interest Only Monthly 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.**

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

*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.



18th Annual Back-to-School Supply Drive

TopLine is helping students start the school year off right! During the months of July and August TopLine will be collecting school supplies at all branch locations to benefit the Community Emergency Assistance Programs (CEAP) and Keystone Community Services.

The most needed Back-to-School Supply Drive items are:

- | | | | |
|--------------|--------------------|---------------------|------------------|
| ■ #2 Pencils | ■ Erasers | ■ Notebooks | ■ Pocket folders |
| ■ Backpacks | ■ Glue Sticks | ■ Pencil Sharpeners | ■ Safety rulers |
| ■ USB Drives | ■ Loose-leaf Paper | ■ Protractors | ■ School boxes |

📌 It's easy to contribute! Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through August 21, 2021.

Clothing and Shoe Drive

TopLine helps support local and global organizations.



These donations will help bring comfort to many in our communities and around the world.

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

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

Thank you to many generous TopLine members and employees we were able to donate over **2,050 pounds of clothing** and over **200 pairs of shoes!**

i For other volunteer and donation opportunities, visit Africa Education & Health Initiatives (www.afedhi.org) and Union Gospel Mission (www.ugmtc.org).

Marvelous Member Moments!

"I love visiting my friends at TopLine. Tiffany in Maple Grove has helped me so much over the years, especially with financing my dream car—a 1960 Ford Thunderbird! The familiar faces and personal service they give me will keep me coming back for life."

—Jerry J. MEMBER-OWNER SINCE 2003



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 digitally. Thank you for being part of the TopLine family.

TopLine sponsors PoP Kids' Club at the Maple Grove Farmers Market.

TopLine is teaming up with the Maple Grove Farmers Market for the sixth year to sponsor the "Power of Produce" (PoP) Kids' Club. Parents with children ages 4–12 are invited to stop by the market and sign-up for the free PoP Kids' Club.

Each child receives a \$2 token each week to purchase fresh fruits, veggies, or food-bearing plants at the market. It's a fun way for parents and kids to start conversations about money and use these discussions in a real-life, hands-on experience at the market.

The PoP Club runs every Thursday through October 21 from 3:00–7:00PM at the Maple Grove Community Center—12951 Weaver Lake Road. **Stop by and say "Hi" to TopLine at the market on July 8!**

i For more information, visit www.maplegrovefarmersmarket.com.



TopLine Credit Union Foundation Scholarships are available for members.

CARE. CONNECT. CONTRIBUTE.

This year the foundation will be awarding \$14,000 in scholarship money to TopLine members who are continuing their education. The scholarship awards include fourteen \$1,000 scholarships.



The application deadline for 2021/22 TopLine Credit Union Foundation Scholarships is August 31, 2021. 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 2021 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, 2021.
- Scholarship recipients will be selected and notified by October 15, 2021.

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.

Upcoming Free Seminars

After the Funeral

Learn what needs to be done; when and by whom.

- Thursday, September 9 at 6:00PM
held at the TopLine Learning Center:
9353 Jefferson Highway, Maple Grove, MN

Flattening the Curve: Freeing Yourself from Financial Uncertainty

Learn how to re-establish a sense of financial security with trusted tools and helpful resources.

- Tuesday, September 14 at 6:00PM

Keeping the Cabin in the Family

Learn tips to keep the cabin as it is passed on to the next generation.

- Wednesday, October 6 at 6:00PM
held at the TopLine Learning Center:
9353 Jefferson Highway, Maple Grove, MN

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, October 12 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 21 starting at 9:00AM

Scam Proof Your Finances— Protect Yourself Against Identity Theft

Learn to navigate the new economy and technology with reduced risk.

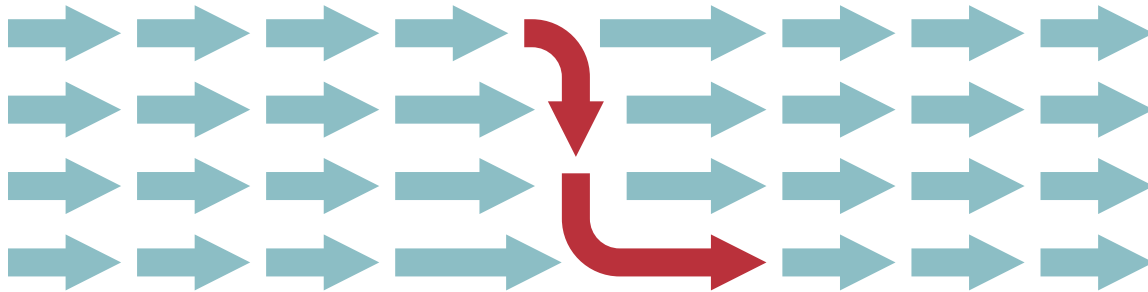
- Tuesday, November 2 at 6:00PM

i Seminars will be held virtually unless otherwise noted. 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.

“It’s Where I Bank”

What has changed for you in 2021?

Let TopLine help with your financial planning strategies.

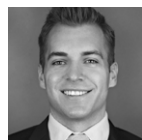


If notable changes occurred in your personal or professional life, then you will want to review your finances. Now is a good time to get cracking and see where you can potentially save some taxes for this year and/or build more wealth. Little moves might help you improve your short-term and long-term financial situation.

i TopLine Investment Services Representatives Shawn Gaustad and Grant Germscheid can help you develop investment strategies that strive to keep more of your hard-earned money. **Call or email to schedule your complimentary, no-obligation consultation today.**



Shawn Gaustad
TopLine Senior Investment Representative
763-391-0843
sgaustad@TopLineInvestments.com



Grant Germscheid
TopLine Investment Representative
763-391-0894
ggerscheid@TopLineInvestments.com

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).

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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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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

