



9353 Jefferson Highway  
Maple Grove, MN 55369  
763.391.9494  
www.TopLinecu.com

Dear Business Member,

This letter explains new rebranding of your account(s) and the disclosures that apply to them. It will also detail important changes to the terms and conditions of your account(s). All changes take effect on August 1, 2025, unless otherwise specified.

You can find all the new disclosures at <https://www.toplinecu.com/merger>. You may also contact us at 763.391.9494, visit a branch or email [ask@toplinecu.com](mailto:ask@toplinecu.com) to request a printed copy of the new disclosures.

**The changes set forth in this letter will take effect on August 1, 2025.** Continued use of any one of your business account(s) on August 1, 2025, constitutes acceptance of, and agreement to, the new terms and conditions.

As we complete the software system changes, your existing Anoka Hennepin Credit Union (AHCU) account(s) will be converted into the following TopLine Financial Credit Union business account(s).

#### **AHCU**

Membership Share – Share Savings  
Additional Share Accounts  
TopLine Savings  
Holiday Club\*  
Vacation Club\*  
Insured Money Market  
EveryDay Business Checking  
Certificates\*\*

#### **TopLine**

Membership Share – Business Share Savings  
Business Savings Plus  
TopLine Savings  
Holiday Savings\*  
Vacation Savings\*  
Basic Business Money Market  
Small Business Checking  
Certificates

\*Account type no longer available for new accounts.

Effective August 1, 2025, the following disclosures will apply to your TopLine account(s) (details below):

- Privacy Disclosure
- Business Membership and Account Agreement
- Funds Availability Policy Disclosure
- Fee Schedule

#### **Change in Terms:**

All terms from the Electronic Fund Transfers Agreement and Disclosure no longer apply including Your Rights Regarding Preauthorized Payments and Billing Error Resolution.

#### **Certificates\*\*:**

Existing certificate accounts will now be calculated daily and credited calendar quarterly. As part of the software system change, any variance in the change in dividend calculation will be credited to members as of July 31, 2025.

#### **Funds Availability: Effective July 1, 2025**

The dollar amounts outlined in the Funds Availability Policy Disclosure are updated to align with new regulatory requirements.

TopLine may from time to time delay the availability of funds deposited into your account. The minimum dollar amount of deposited funds will be made available to you on the same business day we receive your deposit

increases from \$225.00 to \$275.00 (case by case hold). For new accounts and exception holds, the amount made available to you increases from \$5,525.00 to \$6,725.00.

**Fee Schedule:**

Some other fees have been reduced or eliminated as a benefit of the merger.

Monthly Business Account Fee	\$0
ACH Origination	\$25 per month
Check Copy	\$5 per check
Copy of Deposited Check	\$2 per check
Counter Checks	\$1 per 4 checks
Debit Card Rush Fee	\$35
Dormant Account	\$5 per month if combined balance less than \$100 and no activity for 12 months
Legal Processing / Garnishments & Levies	\$25
Loan / Credit Card Payment by Phone	\$10 if employee assist; Not available for all loans – call to confirm
Official Checks	\$2 per check; free with combined balance of \$15,000 or more, first free each month
Paid Overdraft ACH & Checks	\$29 each; maximum 3 per day
Paid Overdraft ATM & 1 time debit	\$29 each
Returned Unpaid ACH & Checks	\$29 each
Record Research & Reconciliation	\$35 per hour
Returned Paper Statement	\$5 per month
Stop Payment	\$29
Wire Transfer Incoming	\$0
Wire Transfer Outgoing Domestic	\$25
Wire Transfer Outgoing International	\$50

**Smart Business Checking: Per Item Monthly Charges**

Check Clearing Charge	First 50 free, then \$0.35 each
Check Deposit Charge	First 50 free, then \$0.35 each

**TopLine Business Checking**

Check Clearing Charge	First 100 free, then \$0.40 each
Check Deposit Charge	First 100 free, then \$0.40 each

Business Share Savings, Savings Plus, Basic First 40 items free, then \$0.20 each

**Business Money Market and Premium Money Market Accounts**

Product Fees: If the balance falls below minimum at any time during the month, then the monthly fee is:

Business Savings Plus	\$5
Basic Business Money Market	\$10
Premium Business Money Market	\$15
TopLine Business Checking	\$15

We sincerely appreciate your membership. Please contact us with any questions or stop in to any branch location.

Anoka Hennepin Credit Union,  
a division of TopLine Financial Credit Union  
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