



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

Dear Member,

As a valued member of our credit unions, we are writing to inform you of some changes you will notice as we finalize our exciting merger on August 1, 2025.

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.ahcu.coop/about/merger.html>. You may also contact us at 763.391.9494, visit a branch or email ask@toplinecu.com to request a printed copy of the new disclosures.

The changes outlined in this letter will take effect on August 1, 2025. Continued use of any one of your 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 account(s).

AHCU

Membership Share – Share Savings
Additional Share Accounts
Spirit Account
TopLine Savings
Holiday Club*
Vacation Club*
Insured Money Market
EveryDay Checking
Simply Checking*
Certificates/IRA (Traditional, ROTH, Coverdell) **
IRA Money Market (Traditional, ROTH, Coverdell)

TopLine

Membership Share – Share Savings
Savings Plus
Share Savings
TopLine Savings
Holiday Savings*
Vacation Savings*
TopLine Money Market
Totally Free Checking
Totally Free Checking
Certificates/IRA Certificates
IRA Money Market

*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
- Membership and Account Agreement
- Funds Availability Policy Disclosure
- Electronic Fund Transfers Agreement & Disclosure
- Truth-In-Savings Disclosure
- Fee Schedule

Change in Terms:

Electronic Fund Transfers Agreement and Disclosure:

Increase Point of Sale (POS) limits from \$1,000 to \$2,500

Please take notice of the TopLine Financial Credit Union's contact information for Your Rights Regarding Preauthorized Payments and Billing Error Resolution:

Phone number: 763.391.9494 or toll-free 800.626.1448
Address: TopLine Financial Credit Union
9393 Jefferson Highway
Maple Grove, MN 55369

Truth In Savings – Certificates:**

Existing certificate accounts will now be calculated daily and credited by 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.

Safe Deposit	Late Payment Fee \$10
Debit Card Replacement	Free if stolen / fraud, otherwise \$5
Debit Card Rush Fee	\$35
Credit Card Replacement	Free if stolen / fraud, otherwise \$15
Official Checks	\$2 per check; free with combined balance of \$15,000 or more; first free each month
Bill Pay Fee	Removed
Debit Card Foreign Transaction Fee	Removed
Paid Overdraft ACH & Checks	\$29 each; maximum 3 per day
Paid Overdraft ATM & 1 time debit	\$29 each
Returned Unpaid ACH & Checks	\$29 each
Dormant Account	\$5 per month if combined balance less than \$100 and no activity for 12 months
Loan / Credit Card Payment by Phone	\$10 if employee assist; not available for all loans – call to confirm
Returned Paper Statement	\$5 per month
Foreign ATM / ATM Service Charge	Removed

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
3505 Northdale Blvd NW
Coon Rapids, MN 55448
763.422.0290

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