

Dedicated to building life-long relationships to help you reach and manage your personal financial goals.

June 2026

Online Financial Security

TopLine will never contact you to ask for your personal information. Be aware of those that contact you and ask for your identifying information, like account numbers, PINs, CVV security codes, social security numbers or date of birth; most likely this has the potential of being a scam.

Tips To Avoid Fraud

Destroy private records. Shred credit card statements, ATM, credit or debit card receipts, bank deposit receipts, loan solicitations and other documents that contain private financial information. TopLine provides free shred bins at all locations.

i TopLine is here to help. Learn more about the most common financial scams at [TopLinecu.com/resources/security/financial-scams](https://www.toplinecu.com/resources/security/financial-scams).

CURRENT PAYMENTS

New auto loans

\$322.53/MO

\$20,000, 72-month and 5.04% APR*. Payment is \$16.13 per thousand dollars. 2022 & newer model year.

Home equity line of credit

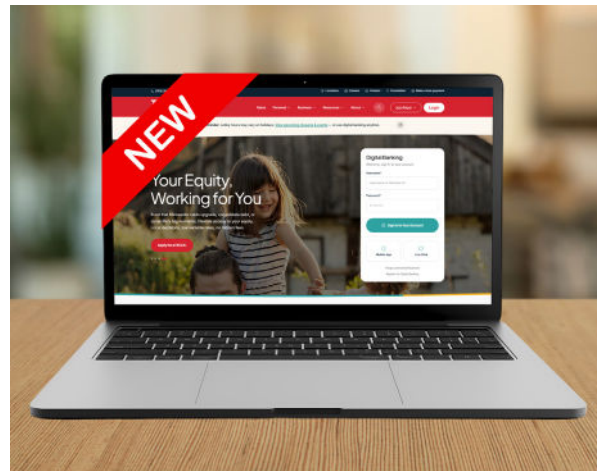
\$249.58/MO

\$50,000 line and 5.99% APR** where LTV is 85% or less. Payment is \$4.99 per thousand dollars with a \$50 minimum.

*APR is Annual Percentage Rate. APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.50%. Actual APR may vary based on credit profile, loan amount, down payment, term of loan and age of vehicle. Rates will be higher on loans with a Loan-to-Value ratio over 90%. 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 2022 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 score and LTV. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principal and interest payments.

June 9, 2026 - TopLine's New Website!

TopLine is excited to launch our new website June 9, 2026! Enjoy the same TopLine experience with a fresh new look — research products and services, view rates, browse resources, register for events and more!



What's New:

- A modernized design with a smooth browsing experience.
- Streamlined navigation for finding exactly what you need.
- Enhanced mobile experience for on-the-go access.
- Fresh content.
- And more!

Watch for the new TopLine website to launch June 9, 2026!

TopLine Sponsors PoP Kids' Club at the Maple Grove Farmer's Market!



TopLine is teaming up for the 11th year with the Maple Grove Farmer's Market to sponsor the "Power of Produce" (Pop) Kids' Club. Parents with kids ages 4-12 are invited to stop by the market and sign up for free. 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 a conversation about money and use these discussions in a real-life, hands on experience at the market.

The PoP Kids' Club runs every Thursday through October 15 from 3:00pm - 7:00pm at the parking lot of the Maple Grove Community Center located at 12951 Weaver Lake Road, Maple Grove, MN 55369.

i TopLine will be hosting a special event at the market on June 11, stop by and see us!

Score Big! TopLine's Low Home Equity Rates.



Score big with TopLine's home equity line of credit (HELOC) by tapping into the equity of your home for any reason, at any time!

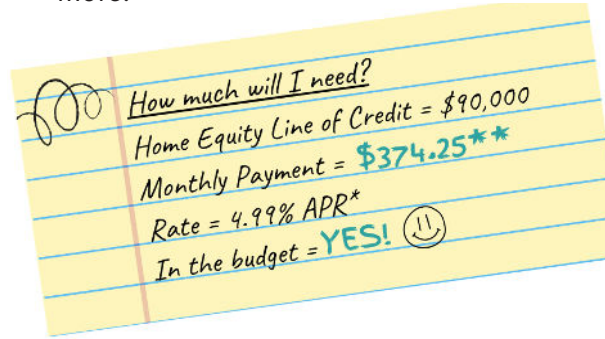
- Home Improvements
- Tuition
- Debt Consolidation
- Emergencies
- More!

Interest-Only Monthly Payments: based on outstanding balance or \$50.00, whichever is greater.**

Rates: start at 4.99% APR, is variable, and based on credit history.*

Term: 30-year term with 10-year draw period and 20-year repayment period.*

Minimum Loan Amount: \$10,000



Start using the equity in your home today! Apply online at www.TopLinecu.com, call 763-391-9494 Or stop by any branch location to learn more.

*Annual Percentage Rate (APR) starts at 4.99% to 8.99% for the first 12 months based on your credit score. APR is variable and will adjust with the market based on the Wall Street Journal Prime Rate plus a margin, subject to as low as 3.99% APR floor and 17.99% maximum. Offer available on new HELOC only and cannot be used to pay off an existing TopLine home equity product. Rates, terms and conditions subject to change. Some restrictions may apply. Loan subject to approval based on credit score. 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 \$4.16 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. Closing costs may include title search, application fees, mortgage registration tax and recording fees. Homeowner's insurance is required and flood insurance may be required.

BOARD OF DIRECTORS

- Kelly Breit CHAIR
Joan Molenaar VICE CHAIR
Bill Hnath TREASURER
Todd Proulx SECRETARY
Jim Caldwell DIRECTOR
Stacy Gerrety DIRECTOR
John Jacobs DIRECTOR
Paul Jacobsen DIRECTOR
Mike Rogosheske DIRECTOR
Mary Texer DIRECTOR

SUPERVISORY COMMITTEE

- Diane Smith CHAIR
Beth Ketelsen SECRETARY
Bill Akuma
Miles Edmundson
Mary Texer

PRESIDENT & CEO

Mick Olson
763-391-9494
president@TopLinecu.com

TopLine Financial Credit Union

9353 Jefferson Highway
Maple Grove, MN 55369

763-391-9494
800-626-1448
Ask@TopLinecu.com
www.TopLinecu.com

Father Hennepin Parade!

Watch for TopLine in the Father Hennepin Parade on Friday, June 12 starting at 6:30pm!

The parade starts on West River Road at Douglas Drive and ending on East Hayden Lake Road in Champlin.



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.

© 2026 TopLine Financial Credit Union. All rights reserved. Printed in the U.S.A. © Registered trademark of TopLine Financial Credit Union.

TopLine is an Equal Opportunity Employer EOE.
NMLS# 654913

BRANCH LOCATIONS

Bloomington

900 American Boulevard West

Brooklyn Park

Park Place Promenade
9790 Schreiber Terrace North

Champlin

11681 Theatre Drive North

Circle Pines

4 South Pine Drive

Como Park

976 Lexington Parkway North

Coon Rapids

3505 Northdale Boulevard Northwest

Forest Lake

1452 Lake Street South

Maple Grove — Arbor Lakes

11121 Fountains Drive

Maple Grove — West

7015 Alvarado Lane North

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North

St. Francis

23280 St. Francis Boulevard Northwest



763-391-9494 | Ask@TopLinecu.com | www.TopLinecu.com

TopLine[®]
Financial Credit Union