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- What has changed for you in 2026?

VISA GUIDE TO BENEFITS

The TopLine Visa[®] Credit Card has even more benefits!

Scan the QR code or visit www.TopLinecu.com/personal/loans/credit-cards to view the Visa Guide to Benefits.



CURRENT PAYMENTS

Auto loans

\$375.10_{/MO}

\$20,000, 60-month and 4.74% APR*. Payment is \$18.76 per thousand dollars. 2022 & newer model year.

Home equity line of credit

\$291.08_{/MO}

\$70,000 line and 4.99% APR** where LTV is 80% or less. Payment is \$4.16 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 of 90% or more. 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.

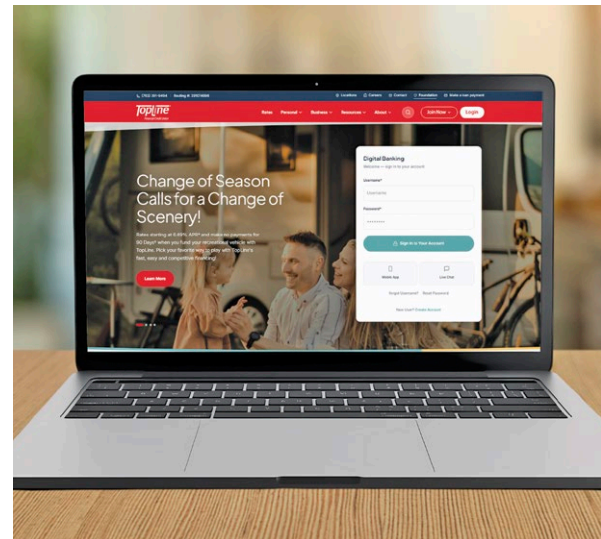
TopLine's new website is here!

Our new website has launched. Enjoy the same TopLine experience with a fresh new look. You can 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!*

i Experience our new website at www.TopLinecu.com.



TopLine Wins Best Credit Union

TopLine is honored to be named Twin Cities Business 2026 Best of Business Reader's Choice Poll winner in the **Credit Union** category. *Twin Cities Business* conducts an annual survey of their readers asking "Which companies exemplify true excellence in their respective industries?"

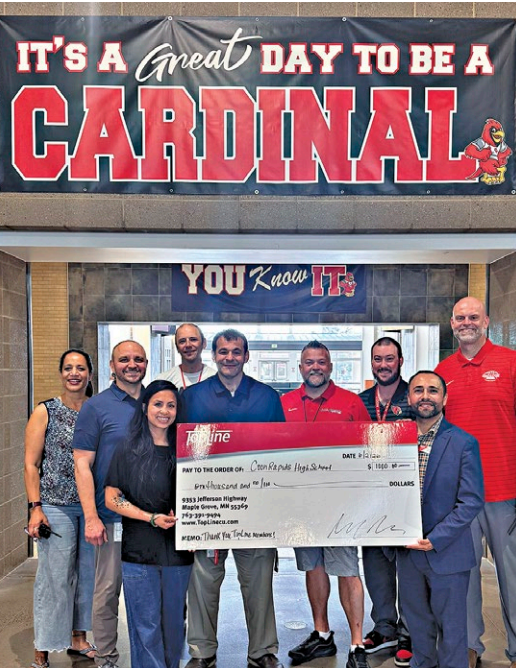
Our spirit of "People Helping People" is at core, and our remarkable team delivers on our brand promise of going above and beyond each and every day to serve our members, each other, and our communities. We remain committed to helping our members with all of their financial needs, now and always.

Thank you for making TopLine the Best Credit Union in the state of Minnesota!



Coon Rapids Branch Manager Rolando Escobedo, Board of Directors Vice Chair Joan Molenaar and Board of Directors Chair Kelly Breit.

Supporting and Celebrating our Local Schools

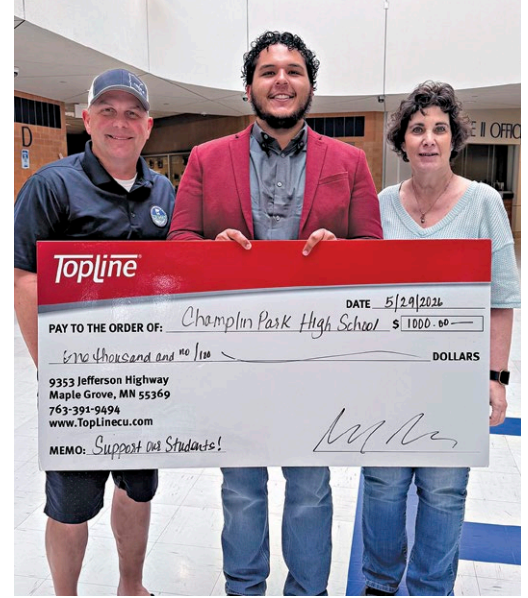


Rolando Escobedo, TopLine's Coon Rapids Branch Manager, presented **Coon Rapids High School** with an Affinity Debit Card donation.

Our Affinity Debit Cards are designed for proud students, parents, alumni, and community members who want to make a difference.

TopLine donates a percentage of every purchase made on affinity school-branded debit cards to participating high schools, helping fund programs and activities.

- Andover High School
- Anoka-Hennepin Schools #11
- Anoka High School
- Blaine High School
- Centennial High School
- Champlin High School
- Coon Rapids High School
- Forest Lake High School



Vinny Birchard, TopLine's Champlin Branch Manager, presented **Champlin High School** with an Affinity Debit Card donation.

Celebrate this summer with a great HELOC rate

Celebrate a great rate this July with TopLine's home equity line of credit (HELOC) by tapping into the equity of your home and getting quick access to funds.

- Flexible funding for home improvements
- Debt Consolidation
- Emergency fund for unexpected expenses
- Any reason, at any time!

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 9.74% 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 80% 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.

TopLine Credit Union Foundation Scholarships are available for members.

CARE. CONNECT. CONTRIBUTE.

This year the foundation will be awarding \$46,000 in scholarship funds to TopLine members who are continuing their education. The scholarship awards include forty-six \$1,000 scholarships.



2025–2026 TopLine Credit Union Foundation Scholarship Recipient Kiera F.

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 2026 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).

- Those interested need to complete a one-page application form and submit an essay (500 words or less).
- Application deadline is August 31, 2026.
- Scholarship recipients will be selected and notified by October 17, 2026.

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. Federal Tax ID # is 46-4335752.

Marvelous Member Moment

Member-owner Bobby C. has been a TopLine member since 2020. He's pictured below (*left*) with Justin C. (*right*), Teller at TopLine's Brooklyn Park branch.



“Based on my brother’s recommendation, five years ago I joined TopLine Financial Credit Union. Ever since, when I walk into the Brooklyn Park branch, I feel like it’s a family-oriented credit union. I opened my business account with Justin who is kind, personable, while giving 200% impressive customer service. I love everything about TopLine!”

i Did you have a great experience with TopLine? Visit www.TopLinecu.com to share your own Marvelous Member Moment!

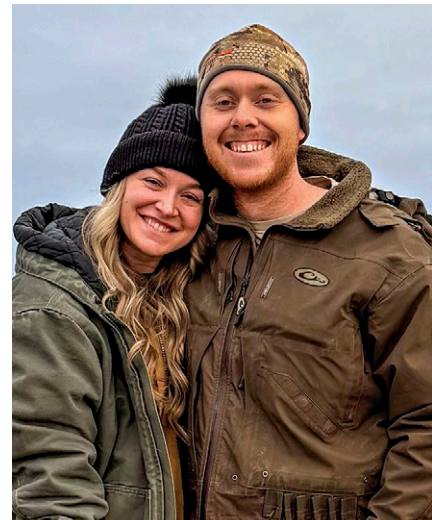
Find your dream home with TopLine Mortgage Services.

Whether you’re searching for the perfect first home or upgrading to fit your growing needs, **TopLine can guide you through the process** with a variety of loan options with as little as 0%* down.

- Step-by-step and friendly guidance
- Competitive rates that fit your budget
- Fast pre-approvals for peace of mind
- Help navigating every phase

“We worked with TopLine for our mortgage and had an incredible experience. They made it possible for us to buy our dream property!”

—Hawthorne and Sam S.
Member Owners since 2024.



i Get started today! Apply at www.TopLinecu.com, call 763-391-9494, or stop by any branch location to learn more.

*For those who qualify. Pre-qualification allows TopLine to pull credit report. For complete details and current rate information, visit www.TopLinecu.com, email MyMortgage@TopLinecu.com, call 763-391-0877 or stop by any TopLine branch location. NMLS #654913.

Connected, we all do better.

23rd Annual School Supply Drive

TopLine is helping students start the school year off right! During the month of July, TopLine will be collecting school supplies at all branch locations to benefit Avenues for Youth, Karen Organization of Minnesota, Keystone Community Services and YMCA Youth and Family Services.



Items most needed for the School Supply Drive:

- #2 Pencils
- Backpacks
- USB drives
- Erasers
- Glue sticks
- Loose-leaf paper
- Notebooks
- Pencil sharpeners
- Protractors
- Pocket folders
- Safety rulers
- School boxes

i It's easy to donate! Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through July 31, 2026.

Connected, we all do better.

We'll help simplify the route to your new vehicle!



Rates starting at 4.74% APR* and make no payments for 90 days!**

TopLine helps make the route to your new vehicle easy. We are a one stop shop for your purchasing needs.

- Fixed-rate new and used auto loans
- Flexible terms, competitive rates and a variety of repayment options
- Auto loan refinancing
- Free car buying services with Midwest Dealer Direct
- Vehicle protection
- Auto insurance options from TopLine Insurance Agency
- And much more!

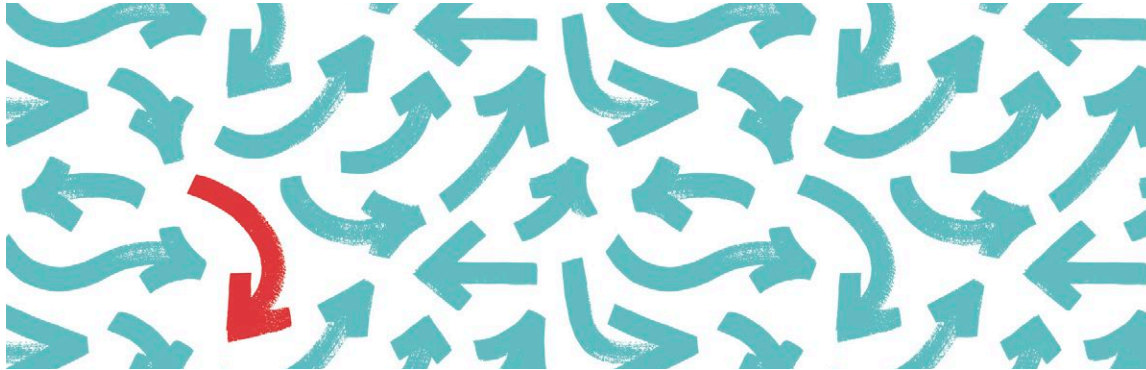
i It's easy to apply. Visit www.TopLinecu.com, call 763-391-9494, email Ask@TopLinecu.com or stop by any of our branch locations.

*APR means Annual Percentage Rate. Advertised rate is current as of 7/1/2026 and is fixed for the term of the loan. Borrow at 4.74% APR for 60 monthly payments of \$18.76 per \$1,000 borrowed. Rates reflect 0.25% discount for automatic recurring payments from a TopLine Check or Savings account. Rate available on 2022 and newer vehicles. APR may vary based on credit tier, Loan-to-Value ratio, term of loan and collateral type. Loan subject to approval. Additional terms maybe be available. Rates, terms and conditions subject to change. Rates will be higher on loans with Loan-To-Value ratio of 90% or more. Offer ends 7/31/26.

**Offer does not apply to existing TopLine auto loans. During the 90-day no payment period, interest will accrue. Payment due date will be 90 days after the funding date. Must meet certain credit qualifications for 90-day no payment offer. TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act.

What has changed for you in 2026?

Let TopLine help with your financial planning strategies.



- Did you start a new job or leave a job behind?
- Did you retire or is it on the near horizon?
- Did you start a family?
- Did you receive an inheritance?
- Did your marital status change?



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.



Shawn Gaustad

Senior TopLine Investment Representative

763-391-0843
sgaustad@TopLinecu.com

i TopLine Investment Services Representative Shawn Gaustad 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.**

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 Financial 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 Financial Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, TopLine Financial 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.

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 Ketelson SECRETARY
- Bill Akuma
- Miles Edmondson
- Mary Texer

PRESIDENT & CEO

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

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www.TopLinecu.com



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TopLine is an Equal Opportunity Employer EOE. NMLS# 654913

BRANCH LOCATIONS

- Bloomington**
900 American Blvd. W.
- Como Park** ST. PAUL
976 Lexington Pkwy. N.
- Maple Grove** WEST
7015 Alvarado Ln. N.
- Brooklyn Park**
9790 Schreiber Terr. N.
- Coon Rapids**
3505 Northdale Blvd. N.W.
- Plymouth**
Rockford Road Plaza
4190 Vinewood Ln.
- Champlin**
11681 Theatre Dr. N.
- Forest Lake**
1452 Lake St. S.
- St. Francis**
23280 St. Francis Blvd. N.W.
- Circle Pines**
4 South Pine Dr.
- Maple Grove** ARBOR LAKES
11121 Fountains Dr.

View full branch information, locations and hours at www.TopLinecu.com.

