

August 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.

TopLine is here to help. Learn more about the most common financial scams at www.TopLinecu.com/fraud-prevention/.

CURRENT PAYMENTS

New auto loans

\$375.10/mo

\$20,000, 72-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.

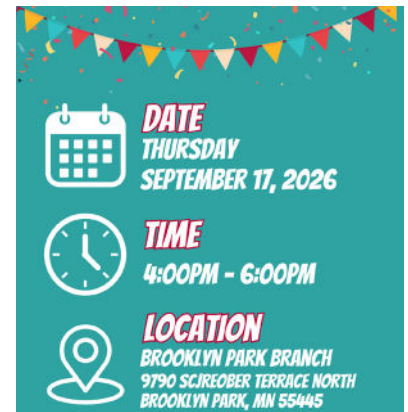
*APR is Annual Percentage Rate. APR shown is based on discounts and other factors. Rates reflect maximum discount of up to 0.50%. Actual APR may vary based on credit profile, loan amount, down payment, term of loan and age of vehicle. Rates will be higher on loans with a Loan-to-Value ratio of 90% or 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.

You're Invited! Member Appreciation Event - September 17

We want to show appreciation to all of our members for being an important part of our family! Join us for our Member Appreciation Event at our **Brooklyn Park branch location at 9790 Schreiber Terrace North, Brooklyn Park, MN 55445**. Stop in and enjoy the Lookout Food Truck and tasty treats!



Scan the QR code for directions to the TopLine Brooklyn Park branch or visit www.TopLinecu.com/atms-locations/.



TopLine Helps Simplify the Route to Your New Vehicle!

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

- 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.



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 8/1/2026 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 Checking 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 may 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 9/30/26.

**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 payment offer.

\$46,000 in TopLine Credit Union Foundation Scholarships Available for Members.

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**.

Scholarship Details

- Must be planning to pursue or continue post-secondary education in the fall of 2026 by attending a college or university, graduate school, or a 2 to 4 year community, vocational or technical college.
- Those interested need to complete a one-page application form and submit an essay (500 words or less).
- Application deadline is August 31, 2026.



2025-2026 TopLine Credit Union Foundation Scholarship Recipient, Arvina S.

i For more information or to apply, visit www.TopLinecu.com/scholarship/, 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.

Let TopLine Help Fund Your Education!



Private student loans help to fill the funding gap between the cost of attending school when the amount of federal loans, grants and scholarships may not be enough to cover the total cost of post-secondary education.

Benefits of Private Student Loans:

A private student loan can help pay for all qualified education expenses, including:

- Tuition
- Books
- Room and board
- Computers

TopLine offers a funding solution to students and their families which is available through a private credit union only network at Member Student Lending.

i Visit www.TopLinecu.com/student-loans/ to learn more about TopLine's student loan options.

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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

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