

September 2026

What is Check Fraud?

Check fraud happens when someone steals, alters, or misuses a check to access money or banking information.

Protect Yourself From Check Fraud

- Mail checks from inside the post office
- Avoid leaving outgoing checks in the mailbox overnight
- Use gel ink and avoid leaving blank spaces on checks
- Monitor your bank account
- Set up account alerts
- Be cautious of unexpected checks, checks received electronically or through messaging apps
- Never send money back on "pending" deposits alone

i TopLine is here to help. If you notice suspicious activity on your account call us at 763-391-9494.

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!



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

DATE
THURSDAY
SEPTEMBER 17, 2026

TIME
4:00PM - 6:00PM

LOCATION
BROOKLYN PARK BRANCH
9790 SCHREIBER TERRACE NORTH
BROOKLYN PARK, MN 55445

Back to School, Back to Saving! Exclusive Certificate Rates at TopLine.



i View our current rates at www.TopLinecu.com/certificates.

Membership with a \$5.00 share savings account required. Offer good through 9/30/2026.

*APY means Annual Percentage Yield. Rate is accurate as of the last dividend declaration date. Minimum balance of \$1,000 to qualify for a certificate. Unless otherwise disclosed dividends are calculated daily and paid quarterly. A penalty may be imposed for an early withdrawal. At maturity the certificate will automatically renew for current term and new dividend rate, unless otherwise disclosed, and if not withdrawn. Balances that fall below the minimum will not earn dividends and may incur a monthly fee which will reduce account earnings. Fees could reduce earnings. Visit www.toplinecu.com or call 763-391-9494 for more details about rates and terms.

September is National Insurance Month!

Insurance can be confusing and overwhelming. TopLine's knowledgeable Insurance Agents are committed to helping answer all your questions and ensuring you, your family or your business have the proper coverage at the best price.

We offer a range of policies from some of the most well-known insurance carriers.

Interested in seeing if you could save money on your insurance?

Call 763-391-0007, email Quote@TopLinecu.com or stop by any of our branch locations to schedule your free personalized, no obligation, coverage comparison!

We provide coverage on auto, motorcycle, RV, boat, home, renters, business and more!

TopLine Insurance Agency, LLC, is not in the business of financial planning, banking, or investment services, and does not provide financial or investment advice to customers or prospective customers. TopLine Insurance Agency, LLC, is a wholly subsidiary of TopLine Financial Credit Union. The representations contained herein are made on behalf of TopLine Insurance Agency, LLC; they are not made by or on behalf of TopLine Financial Credit Union. Business conducted with TopLine Insurance Agency, LLC, is separate and distinct from any business conducted with TopLine Financial Credit Union. The insurance offered is not a deposit and is not federally insured or guaranteed by TopLine Financial Credit Union.

TopLine Hosts Personal Care Drive.

During the month of September, TopLine will be collecting personal care items to help our neighbors in need.



Donations will benefit ACBC Food Shelf, Avenues for Youth, Hope 4 Youth, Union Gospel Mission Twin Cities and YMCA of the North Youth and Family Services.

All donations must be new and original packaging.

Personal Care Drive most needed items:

- Shampoo
- Body Wash
- Conditioner
- Toothpaste
- Bar Soap
- Toothbrushes
- Combs
- Lotion

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 September 30, 2026!

MEET THE AGENTS!



Phil Derksen

Jeff Seifert

BOARD OF DIRECTORS

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Joan Molenaar VICE CHAIR

Bill Hnath TREASURER

Todd Proulx SECRETARY

Jim Caldwell DIRECTOR

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Diane Smith CHAIR

Beth Ketelsen SECRETARY

Bill Akuma

Mary Texer

PRESIDENT & CEO

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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

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North

St. Francis

23280 St. Francis Boulevard Northwest



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