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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.

October is the month of making a difference.

CU Kind Day is a statewide initiative where credit unions from across the state of Minnesota come together and designate a day to community service and acts of kindness. TopLine has been participating in this collaborative credit union event since 2016. Employees will be spending the day giving back to our local communities by volunteering with community partner organizations cleaning up lawns, stocking food shelves, knitting for a cause and more!

In addition to CU Kind Day, each year we celebrate **International Credit Union Day** to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year marks the 78th anniversary of International Credit Union Day which will be celebrated with the theme “*Cooperative Finance: A Steady Signal in a Noisy World.*”

Thank you for being part of the TopLine family!

cu | kind



**Cooperative Finance:
A Steady Signal
in a Noisy World**



TopLine employees join the movement by volunteering at local nonprofit organizations.

Congratulations!

TopLine recently celebrated long-tenured employees of **15 years or more. Thank you for years of dedication and commitment!**

- | | |
|--|--|
| ■ Martin W. 30 years of service | ■ Samantha J. 21 years of service |
| ■ Coleen J. 30 years of service | ■ Valerie R. 21 years of service |
| ■ Brandon I. 28 years of service | ■ Nancy S. 21 years of service |
| ■ Tiffany H. 28 years of service | ■ Emily F. 20 years of service |
| ■ Jeffrey M. 27 years of service | ■ Katie B. 19 years of service |
| ■ Noelle S. 27 years of service | ■ Alicia B. 19 years of service |
| ■ Beckie W.D. 26 years of service | ■ Colleen J. 17 years of service |
| ■ Ann L. 24 years of service | ■ Bob M. 17 years of service |
| ■ Amy K. 23 years of service | ■ Kelsey F. 17 years of service |
| ■ Kristina F. 22 years of service | ■ Matthew B. 15 years of service |
| ■ Greta B. 22 years of service | ■ Joe M. 15 years of service |
| ■ Amy J. 22 years of service | ■ Julie M. 15 years of service |
| ■ Sherry Z. 21 years of service | |
| ■ Todd B. 39 years of service | |
| ■ Kris I. 36 years of service | |
| ■ Timothy S. 31 years of service | |
| ■ Carla H. 31 years of service | |

Clear Answers to Your Medicare Questions

TopLine Financial Credit Union has partnered with a **TruLync Medicare Advisors** licensed sales agent to help you understand your needs and explain your Medicare options.



We are here to help keep you informed if you:

- Are turning 65 years old.
- Are 65+ and retiring soon.
- Are unhappy with your current plan.
- Need an agent to help year-round.

Our licensed agents can help find a Medicare Insurance plan that fits your needs and help answer Medicare questions and concerns like:

- Which Medicare Insurance plan meets my needs?
- What are the costs and benefits?
- Are my doctors and prescriptions covered?
- How do I enroll?

i Scan the QR code to learn more or set up an appointment with a TruLync Medicare Advisor.



We are not affiliated with Medicare or any government agency. We do not offer every plan available in your area. Currently we represent 8 organizations which offer 61 products. Please contact Medicare.gov or 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options. This is an advertisement

COMMUNITY INVOLVEMENT

TopLine's Annual Winter Gear Drive

TopLine is hosting a Winter Gear Drive to benefit local non-profits Avenues for Youth, Union Gospel Mission Twin Cities and YMCA of the North Youth and Family Services. **All donations must be new.**

Requested items for both youth and adults:

- | | |
|-----------|----------|
| ■ Jackets | ■ Gloves |
| ■ Hats | ■ Socks |
| ■ Scarves | ■ Boots |

i Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through October 31.



Call for Board Candidates

TopLine's Nominating Committee is looking for candidates to serve on the Board of Directors as volunteers. Terms will begin following TopLine's Annual Meeting in March 2027.

What do board members do? TopLine board members oversee credit union operations. They meet once each month to determine policies to be implemented by credit union staff, attend educational sessions and serve on at least one special committee.

Why should I volunteer? Board membership provides an excellent opportunity for you to apply your financial and leadership experience. You will help others and yourself by determining the best way your credit union can serve its membership.

What qualifications do I need?

Qualified candidates are TopLine members in good standing, have a sincere desire to serve the credit union in an official capacity, and are willing to devote the necessary time to the position.

i For more information and additional qualification criteria, contact us at 763-391-9494 or email Ask@TopLinecu.com. All nomination information must be received by October 24, 2026.



TopLine Credit Union Foundation Raises Over \$70,000

TopLine Credit Union Foundation hosted its 10th charitable lawn bowling fundraiser on Thursday, July 16. Thanks to all of our incredible sponsors and participants, we were able to raise over \$70,000!

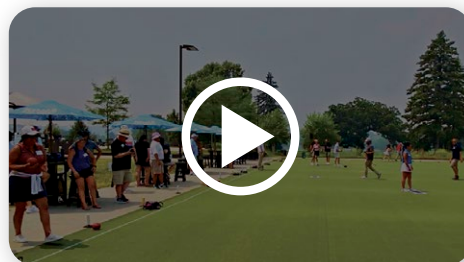
Proceeds will support students in their pursuit of higher education through our annual scholarship program.

Donations will also be directed to nonprofit organizations based on community needs, help fund social responsibility initiatives, and provide access to free financial education workshops and counseling services that benefit our communities.

A special thank you to our incredible sponsors and participants — we couldn't do this without your generosity!



Proceeds from the fundraiser will be used to support students through our annual scholarship program and directed to nonprofit organizations based on community needs.



i Visit our website at www.TopLinecu.com/fundraising-event-recap to check out our event recap video!

Your TopLine membership may help to pay your school expenses.



The Minnesota Credit Union Network Foundation Scholarship Council (FSC) is awarding **\$24,000 in scholarship money to Minnesota credit**



MINNESOTA
CREDIT UNION FOUNDATION
SCHOLARSHIP COUNCIL

union members who are continuing their education.

Scholarships include sixteen \$1,500 scholarships. Any individual planning to pursue or continue

post-secondary education in fall 2027/spring 2028 is eligible to apply. The deadline to apply is **November 30, 2026**.

- i** For more information or to apply, visit the Minnesota Credit Union Foundation Scholarship Council website at www.mncun.org/scholarship-council.

The Foundation Scholarship Council (FSC) is a sub-committee of the Minnesota Credit Union Foundation. The Minnesota Credit Union Foundation is a tax-exempt 501(C)(3) organization. Tax ID 04-3740017.

Connected, we all do better.

Upcoming Free Seminars



Medicare Educational Seminar*

TruLync Medicare Advisors will help you navigate through the Medicare process.

- **Tuesday, October 6 at 6:00PM** — In person at the TopLine Learning Center: 9353 Jefferson Highway, Maple Grove

Building Financial Resiliency

Prepare for periods of financial challenges so you can bounce back quickly.

- **Tuesday, October 13 at 6:00PM** — Virtual

Happier Holidays: Brain Tricks for More Joy, Less Stress

Learn the three core principles of personal finance that will help you get more fulfillment out of your holidays.

- **Tuesday, October 20 at 6:00PM** — Virtual

- i** Seminars are free but space is limited.

You will receive a link to attend virtual seminars upon registration. For more information or to reserve your spot, please call 763-391-9494 or visit www.TopLinecu.com/events.

*This is an educational event. No plans will be reviewed, and no sales will be conducted. A licensed insurance agent will be present to answer questions. TruLync Medicare Advisors are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For accommodations of persons with special needs at meetings call 763-391-9494 TTY 711.

Connected, we all do better.

The New Retirement

Economic realities are influencing the way we envision and prepare for retirement. With fewer pensions, the uncertainty about Social Security, higher medical costs and smaller nest eggs, many pre-retirees will have to delay their departure from the workforce or continue working at least part-time through their retirement years. Are you prepared? **Are you wondering what to do with your 401(k)?**

There are several things you can do with your old 401(k). They include:

- Leave the money in the plan
- Roll the assets to your current employer's retirement plan (if permitted)
- Take a cash distribution (there are tax consequences and potential penalties for clients under 59½)
- Roll over the assets to an Individual Retirement Account (IRA)

Before you make a decision about what to do with your retirement funds, let TopLine Investment Services offer some helpful advice—at no cost or obligation to you. We can help you understand your options and determine what makes sense for you.



Shawn Gaustad

Senior Investment Representative

763-391-0843
sgaustad@TopLinecu.com

i TopLine Investment Representative
Shawn Gaustad can help you develop investment strategies that strive to keep more of your hard-earned money and answer your questions. **Call 763-391-9494 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). TopLine Financial Credit provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

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 Edmundson
Mary Texer

PRESIDENT & CEO

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

TopLine Financial Credit Union

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763-391-9494
800-626-1448
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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.

Brooklyn Park
9790 Schreiber Terr. N.

Champlin
11681 Theatre Dr. N.

Circle Pines
4 South Pine Dr.

Como Park ST. PAUL
976 Lexington Pkwy. N.

Coon Rapids
3505 Northdale Blvd. N.W.

Forest Lake
1452 Lake St. S.

Maple Grove ARBOR LAKES
11121 Fountains Dr.

Maple Grove WEST
7015 Alvarado Ln. N.

Plymouth
Rockford Road Plaza
4190 Vinewood Ln.

St. Francis
23280 St. Francis Blvd. N.W.

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



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

TopLine[®]
Financial Credit Union