TopLine® Financial Credit Union

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

Smart Sense

November 2026

Check Fraud Detection

Early detection can help reduce the damage from check fraud.

- Review account activity weekly.
- Check for unfamiliar payments.
- Verify check amounts.
- Review cleared check images.
- Confirm mailed payments arrived.
- Set up transaction alerts.
- Track check numbers.
- Watch for duplicate check numbers.
- Review low balance alerts.
- Report suspicious activity immediately.
- Confirm funds are fully cleared before using or transferring any money.

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

CURRENT PAYMENTS

New auto loans

$379.61/MO

$20,000, 60-month and 5.24% APR*. Payment is $18.98 per thousand dollars. 2022 & newer model year.

Home equity line of credit

$349.92/MO

$70,000 line and 5.99% APR** where LTV is 80% 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 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.

Get Your Home Ready For the Holidays!

Get your home ready for the holidays with TopLine's Interest-Only Home Equity Line of Credit. Update your kitchen, add a bathroom, or finish your basement!



Minimum Loan Amount: $10,000
Term: 30-year term with a 10-year draw period on 20-year repayment period
Interest Only Month Payments: based on outstanding balance or $50.00, whichever is greater
Rate: **starting at 5.99% APR* for the first 12 months**, variable, and based on credit history*

ⓘ Apply today! Visit us online at www.toplinecu.com/home-equity/, call 763-391-9494, or stop by any of our branch locations.

*APR = Annual Percentage Rate. Advertised rate is current as of 11/01/26. Actual rate is based on applicant's credit score, term of loan, and Loan to Value. Introductory rate for the first 12 months as low as 5.99% APR, then a variable rate thereafter based on the Wall Street Journal Prime Rate. Non-introductory rate is 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 and is based on creditworthiness. 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 $4.99 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 principal 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 is Hosting a Holiday Gift Drive.



TopLine is hosting our 28th annual Holiday Gift Drive to collect new gifts for Avenues for Youth, Hope 4 Youth, and YMCA Youth and Family Services to help young people and families in need this holiday season.

Requested items include: coats, hats and gloves for youth and adults, gifts for ages 15-21, toys, gift cards, art supplies and personal care items.

All donations must be new and original packaging.

ⓘ 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 December 12, 2026!

TopLine Credit Union Foundation Scholarship Recipients Announced.



25/26 scholarship recipient, Caroline M.

This year TopLine Credit Union Foundation recognized 47 recipients and awarded a total of $47,500 to credit union members pursuing or continuing post-secondary education.

Recipients were selected based on their response to the essay question *"Describe a moment when you had to make a decision that went against what others expected of you."*

To learn more about TopLine Credit Union Foundation, visit www.TopLinecu.com/Foundation/.

Abigail P.	Charlize O.	Favour N.K.	Levi D.	Naomi F.	Skya V.
Anna L.	Cheyenne F.	Gabriela M.	Luca F.	Natalie M.	Taylor R.
Annette A.	Danica L.	Jay A.	Madalynn S.	Neel S.	Tedi M.
Benjamin S.	Ekin Y.	Joslyn Y.	Mahliek A.	Nta B.	Thomas T.
Brady J.	Elia C.	Kelly R.	Maren S.	Peyton E.	Tyler R.
Breanna S.	Emani A.	Kendra D.	Martin M.	Rohan N.	William B.
Caleb S.	Emma C.	Laura H.	Mason T.	Ryan F.	African Education
Calvin C.	Fatou D.	Leila V.	Moo P.S.	Sinai T.	& Health Initiative

TopLine Holiday Closures.



TopLine will be **closed Wednesday, November 11, 2026** in observance of Veterans Day. We will resume normal business hours on Thursday, November 12, 2026.



TopLine will be closed in observance of **Thanksgiving Day on Thursday, November 26, 2026.** We will resume normal business hours on Friday, November 27, 2026.

Manage your account 24/7 using our Digital Banking. Access your accounts anywhere, anytime with our free and convenient online and mobile banking services and conveniently deposit your checks remotely by using Mobile Deposit. You can also get cash and deposit checks in any of TopLine's ATMs.

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PRESIDENT & CEO

Mick Olson
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EQUAL HOUSING OPPORTUNITY

Federally insured by the NCUA.

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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

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