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TOPLINE ONLINE

Access your account, check your statement, pay your bills, make a remote deposit, apply for a loan and more. Conduct your banking on the go at www.TopLinecu.com. Download **TopLine's Mobile App** from the iTunes or Google Play Store.

CURRENT PAYMENTS

Home equity line of credit

\$133.17 /MO

\$20,000 line and 7.99% APR** where LTV is 70% or less. Payment is \$6.66 per thousand dollars with \$50 minimum.

New auto loans

\$325.67 /MO

\$20,000, 75-month and 6.54% APR.* Payment is \$16.28 per thousand dollars. 2019 and newer model year.

*APR is Annual Percentage Rate. APR shown is based on discounts and other factors. Rates reflect 0.25% discount for automatic recurring payments from a TopLine Checking or Savings account. Actual APR may vary based on credit profile, loan amount, down payment, term of loan and age of vehicle. 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 2019 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 profile and LTV. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principal and interest payments.

Coming this fall...

TopLine's new Bloomington Branch Location!

TopLine's new Bloomington branch construction is coming along and is planned to open in early Fall! Here's a quick peek of some the progress to-date.

The new Bloomington branch will be located off **35W and 494 at 900 American Boulevard West in Bloomington**—next to REI and close to the Mall of America.

The current Bloomington branch will permanently close after the new location opens.

TopLine's new branch location pays tribute to the credit union's heritage, the telephone workers who established the credit union in 1935. The roof line and drive-up replicates our "T" in TopLine... which if you didn't know, the "T" in our name reflects a telephone pole and line.

Our new Bloomington branch will include **innovative technology like 24/7 Interactive Teller Machines (ITMs)** that provide members with remote assistance service, combining the convenience of ATMs with the personalized experience of a branch visit, and other touch screen capabilities that offer financial education learning opportunities.

📍 We look forward to expanding our services to serve the broader communities of the southwest metro. Stay tuned for updates on our Grand Opening date!



Our new Bloomington branch construction is coming along!



Improve your financial well-being with help from TopLine's new online financial learning center.

TopLine is dedicated to helping our members reach their financial dreams. So we have partnered with KOFE (Knowledge of Financial Education) to provide free resources and guidance that help you on your journey to financial well-being.

TopLine members now have access to learning tools regarding money, budgeting, credit, retirement and many other topics.

For example: Log in to the TopLine Financial Learning Center to learn how to **build a budget**. Calculate your income, track your spending and test your knowledge on the basics of budgeting. Once you're finished, watch a video on budgeting made easy!

i Visit the TopLine Financial Learning Center at www.TopLinecu.com/resources/financial-education/financial-learning-center.



Congratulations to Linda and Tom—two of our Financial Learning Center Giveaway winners! They successfully completed and passed course modules in the Financial Learning Center.

Get started in the TopLine Financial Learning Center to access an extensive library of resources that includes...

- Interactive courses
- Live and on-demand webinars
- Videos
- Publications
- Games and activities
- Podcasts
- ... and more!

5.05% APY*
12-MONTH CERTIFICATE**
NEW MONEY ONLY. MINIMUM OF \$1,000 TO OPEN

TOPLINE SAVINGS ACCOUNT

4.00% APY*
MINIMUM OF \$100,000 TO \$249,999†
NEW MONEY ONLY

4.25% APY*
MINIMUM OF \$250,000 OR MORE††
NEW MONEY ONLY

5.05% APY* Certificate Special at TopLine!

As a TopLine member, you have access to exclusive rates—which are some of the best around! For a limited time, enjoy 5.05% APY* on a 12-month certificate** with only \$1,000 minimum balance to open. New money only.

i View current rates at www.TopLinecu.com/current-rates/certificate-rates.

All TopLine savings accounts, money markets and share-certificates are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA). Membership with a \$5.00 Share Savings Account is required. *APY means Annual Percentage Yield. Rates effective as of 07/01/23. Rates are subject to change after account has been opened. **Minimum balance of \$1,000.00 required to open certificate. Unless otherwise disclosed, dividends are calculated daily and paid quarterly. A penalty may be imposed for early withdrawal, which may reduce account earnings. At maturity certificate will automatically renew for 12-month term at the current market rate if not withdrawn. APY is accurate as of the last dividend declaration date. †Minimum balance of \$100,000 to \$249,999 required to open TopLine Savings Account. ††Minimum balance of \$250,000 or more required to open TopLine Savings account. Balances that fall below the minimum will not earn dividends and may incur a monthly fee which will reduce account earnings. Dividends are calculated daily and paid monthly. Fees could reduce earnings. Visit TopLinecu.com or call 763-391-9494 for more details about rates and terms. Federally insured by the National Credit Union Administration.

TopLine Credit Union Foundation Scholarships are available for members.

CARE. CONNECT. CONTRIBUTE.

This year the foundation will be awarding \$30,000 in scholarship funds to TopLine members who are continuing their education. The scholarship awards include thirty \$1,000 scholarships.



The application deadline for 2023/24 TopLine Credit Union Foundation Scholarships is August 31, 2023. For more details visit www.TopLinecu.com/Foundation.

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 2023 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).
- Application deadline is August 31, 2023.
- Scholarship recipients will be selected and notified by October 13, 2023.

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. For more information or to make a tax-deductible donation, visit www.TopLinecu.com/foundation, call 736-391-9494, email Foundation@TopLinecu.com, stop by any branch location or write to: 9353 Jefferson Highway, Maple Grove, MN 55369. Federal Tax ID # is 46-4335752.



TopLine's DEIA Advisory Group and Employee Engagement Committee team up for park clean-up day.

DEIA Advisory Group Park Clean-up

The TopLine Diversity, Equity, Inclusion & Accessibility (DEIA) Advisory Group partnered with TopLine's Employee Engagement Committee to coordinate a park clean-up day. TopLine employees and their family and friends met at Brooklyn Park's Central Park in May for the community service project.

TopLine's DEIA Advisory Group is currently focusing on internal education efforts to continue to strengthen the credit union's culture, foster inclusion and ensure all voices are heard and valued at TopLine. The DEIA Advisory Group reinforces our cooperative spirit of "people helping people" by living our mantra: to **Belong, Celebrate, Unite** with each other.

Lawn Bowl for a Great Cause

TopLine Credit Union Foundation is hosting its seventh Charitable Lawn Bowling Fundraiser on Thursday, July 20. It will be a great day for all filled with lawn bowling, fundraising, networking and more! Proceeds are



TopLine's Lawn Bowling Fundraiser will be held at Brookview Golf and Lawn Bowling.

used to award scholarships, fund financial education and counseling programs, support non-profit charitable organizations and foster community give-back efforts. **Thank you to all our incredible sponsors and participants – we couldn't do it without you!**

TopLine Credit Union Foundation is a 501(C)(3) non-profit organization. Federal Tax ID # is 46-4335752.

Passionate About Helping People.

Finalist: Twin Cities Business Readers Choice Awards

TopLine is honored to be a recognized as a **Twin Cities Business Readers Choice Poll Finalist** in the “Credit Union” and “Mortgage Lender” categories. *Twin Cities Business*, Minnesota’s leading provider of business news and insights, conducts an annual survey of their readers asking, “which companies exemplify true excellence in their respective industries?” and, “would they confidently refer to a family member, friend or colleague.” The communities we serve have recognized TopLine as one of the most appreciated and trustworthy companies in Minnesota by being named one of the **top three best credit unions and mortgage lenders in the state!**



i Learn more at www.tcbmag.com.

Our sixth year: Top Workplace from the Star Tribune

TopLine has been selected as a **2023 Star Tribune National Standard Top Workplace** for the sixth year. *Star Tribune's* Top Workplaces recognizes the most progressive companies in Minnesota based on employee opinions, measuring company culture in ways that include: engagement, organizational health and overall satisfaction. **Thank you to our employees** for sharing their comments and making TopLine a great place to work!



i Learn more at www.startribune.com/mn-top-workplaces.

20th Annual Back-to-School Supply Drive

TopLine is helping students start the school year off right! During the months of July and August, TopLine will be collecting school supplies at all branch locations to benefit Avenues for Youth, Community Emergency Assistance Programs (CEAP) and Keystone Community Services.



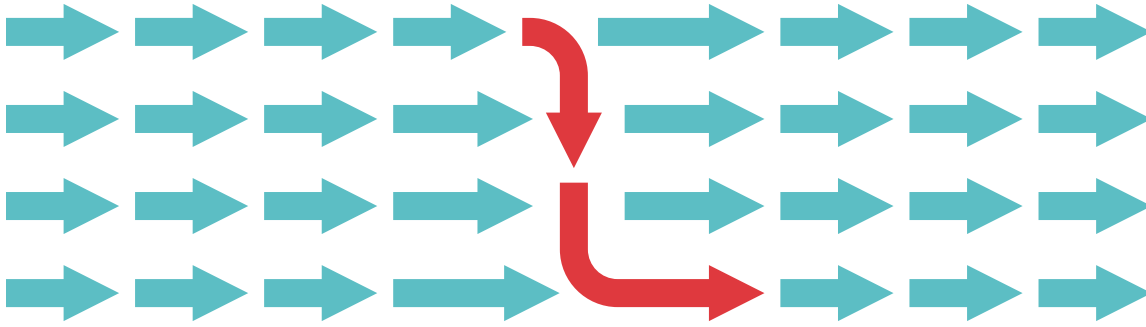
Items most needed for the Back-to-School Supply Drive:

- #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! Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through August 19, 2023.

What has changed for you in 2023?

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.

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.**



Shawn Gaustad
 TopLine Investment Representative
 763-391-0843
 sgaustad@TopLineInvestments.com

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.**

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TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act. This credit union is federally insured by National Credit Union Administration.

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TopLine is an Equal Opportunity Employer EOE.
 NMLS# 654913

BRANCH HOURS & LOCATIONS

Bloomington

5221 Viking Drive
 Bloomington, MN 55435

LOBBY

Mon – Thu: 9AM – 5PM
 Fri: 9AM – 6PM
 Sat: 9AM – 12PM

DRIVE-THRU

Mon – Thu: 8:30AM – 5PM
 Fri: 8:30AM – 6PM
 Sat: 9AM – 12PM

Brooklyn Park

Park Place Promenade
 9790 Schreiber Terrace North
 Brooklyn Park, MN 55445

LOBBY

Mon – Thu: 9AM – 5PM
 Fri: 9AM – 6PM
 Sat: 9AM – 12PM

DRIVE-THRU

Mon – Thu: 8:30AM – 5PM
 Fri: 8:30AM – 6PM
 Sat: 9AM – 12PM

Como Park

976 Lexington Parkway
 St. Paul, MN 55103

LOBBY

Mon – Thu: 9AM – 5PM
 Fri: 9AM – 6PM
 Sat: 9AM – 12PM

DRIVE-THRU

Mon – Thu: 8:30AM – 5PM
 Fri: 8:30AM – 6PM
 Sat: 9AM – 12PM

Maple Grove

9353 Jefferson Highway
 Maple Grove, MN 55369

LOBBY

Mon – Thu: 9AM – 5PM
 Fri: 9AM – 6PM
 Sat: 9AM – 12PM

DRIVE-THRU

Mon – Thu: 8:30AM – 5PM
 Fri: 8:30AM – 6PM
 Sat: 9AM – 12PM

Plymouth

Rockford Road Plaza
 4190 Vinewood Lane North
 Plymouth, MN 55442

LOBBY

Mon – Thu: 9AM – 5PM
 Fri: 9AM – 6PM
 Sat: 9AM – 12PM

DRIVE-THRU

Mon – Thu: 8:30AM – 5PM
 Fri: 8:30AM – 6PM
 Sat: 9AM – 12PM

