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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

\$129.17 /MO

\$20,000 line and 7.75% APR** where LTV is 70% or less. Payment is \$6.46 per thousand dollars with \$50 minimum.

New auto loans

\$318.54 /MO

\$20,000, 75-month and 5.79% APR.* Payment is \$15.93 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 summer...

A new Bloomington Branch Location!

TopLine is excited to announce our new Bloomington branch, which is planned to open this summer! We officially broke ground this past winter and construction is underway.

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

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. Additionally, custom artwork showcasing our heritage will be a focal point inside.

The interior design and layout of our new Bloomington branch will focus on personalized member interactions, along with 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 Bloomington, Edina, Richfield and others. Stay tuned for further updates on our Grand Opening date!



Groundbreaking in December 2022



TopLine Advocates For Credit Unions in Washington, D.C.

TopLine executives and officials attended the annual Credit Union National Association (CUNA) Governmental Affairs Conference in Washington, DC to advocate for credit union members and consumers. This event brought together over 5,700 credit union leaders to discuss policies, meet with legislators on Capitol Hill, and to remind legislators and regulators why credit unions are Americans' best financial partners; we put people before profits, advance communities and improve financial well-being for all.

This year's theme focused on *"Building Opportunities for Financial Well-Being—One Member at a Time,"* with the aim to share the credit union difference with lawmakers by sharing our members' stories to showcase how our not-for-profit tax status helps members with all of their financial needs from buying cars and homes to investing in small businesses, funding financial education efforts and influencing positive change to advance our communities; all to secure a stronger and healthier financial future for more than 130 million credit union members across the nation.

During the trip, Tom Smith, President and CEO of TopLine, was inducted into the Credit Union House Hall of Leaders. This honor recognizes Tom for his steadfast dedication to the credit union industry.

Congratulations to Tom for all of his contributions to the credit union industry!



TopLine met with U.S. Senators Amy Klobuchar and Tina Smith and House members—focusing on modernizing credit union service, securing data to protect consumer privacy and improving financial well-being.



TopLine President and CEO, Tom Smith, was inducted into the Credit Union House Hall of Leaders in Washington, DC.

Have you thought about Auto insurance from TopLine?



Shopping for car insurance doesn't have to be complicated. Whether you're purchasing a new car, adding a driver or a vehicle, interested in a coverage comparison or just looking to save a little money, TopLine Insurance Agency can help simplify the process.

TopLine Insurance Agency offers customizable coverage on everything from **automobiles, campers and travel trailers to boats, motorcycles, snowmobiles and more.** Plus, we work with over 20 different insurance carriers to assure you get the right policy and best price.

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

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TopLine Credit Union Foundation

**CARE. CONNECT.
CONTRIBUTE.**

TopLine Credit Union Foundation is dedicated to helping our members and communities succeed!

Last year the foundation was instrumental in many activities, some of which included:

- Volunteered 645 hours
- Awarded \$21,500 in scholarships
- Taught financial education basics to more than 215 kids
- Donated:
 - \$88,119 to various local charities and organizations
 - 1,554 school supplies
 - 1,000 pounds of clothing
 - 823 pounds of food
 - 1,391 personal care items
 - 589 holiday gifts
 - 151 bikes
 - 145 handmade knitted scarves and hats
 - 200 pairs of shoes

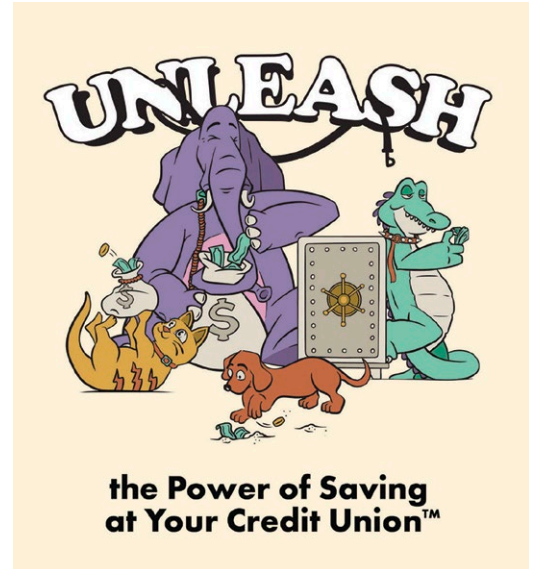
TopLine Credit Union Foundation, a 501(c)(3) non-profit organization, supports community outreach activities by providing financial education and counseling for members of all ages, awarding scholarships, contributing to community charitable organizations and sponsoring other community give-back efforts.

i If you would like to make a donation, please contact TopLine at 763-391-9494, visit TopLinecu.com/foundation or stop by any branch.

TopLine celebrates youth in April.

This April TopLine is encouraging youth to develop healthy saving habits by making savings fun and exciting! This year's theme is "Unleash the Power of Saving at Your Credit Union." We're encouraging all members, including our youngest, to see the joy of setting aside money for everyday spending and helping others.

As your credit union, we want to help you teach your children to learn good financial habits. Together we can help them achieve their goals of a bright financial future.



Visit TopLine April 10–14 to celebrate National Credit Union Youth Month.

- Get rewarded with \$25* when you open a Young Savers account at TopLine.
- Join us on April 12 starting at 2:00PM for our virtual youth financial literacy series, *Get Smart with Your Money*,™ an ongoing initiative to encourage kids and their parents to talk about spending, saving and sharing their money wisely. **Sign up at www.TopLinecu.com/resources/financial-education/events.**
- Check out our age-specific interactive websites at www.TopLinecu.com, which are filled with games, blogs, podcasts, videos, downloads, financial calculators and more.

*Maximum match is \$25, requires initial deposit of \$25 into a new Young Savers account only. The match will be reported as interest income on the accountholders 1099-MISC. statement. Account must be open for at least 90 days. Closing an account prior to that will result in disqualification. One account per member. Individuals over 22 years of age are not eligible. This limited time offer is only available to individuals who do not already have a Young Savers account at TopLine Financial Credit Union. Certain restrictions apply. See TopLine representative for further details. Call 763.391.9494, visit www.TopLinecu.com or stop by any branch for details.

Credit Union Day at the Capitol: IMPACT 23



Leaders from your credit union participated in an advocacy event at the Minnesota Capitol to advocate for the credit union message with elected officials.

TopLine had the opportunity to be a part of IMPACT 23: CU Day at the Minnesota Capitol on January 25, 2023. This day provides credit union professionals and volunteers the unique opportunity to learn about legislative issues and meet with elected officials.

This important advocacy event forms the foundation for a positive working relationship with legislators throughout the Legislative Session. Through education sessions, legislative briefings, keynote speakers and legislative visits, IMPACT 23 brings the credit union message to elected officials.

TopLine is hosting a diaper and wipe drive.

During the month of April, TopLine is hosting a **diaper and wipe drive** to support organizations in our local community. All donations will benefit local non-profits Avenues for Youth, Keystone Community Services and YMCA of the North Youth and Family Services.

We're looking for the following items:

- Baby diapers (all sizes)
- Baby wipes
- Baby powder
- Diaper rash cream

i It's easy to donate!

Visit www.TopLinecu.com to check out TopLine's Amazon Wishlist or Target Registry or drop off your donations at any TopLine branch through April 30, 2023.

For other volunteer and donation opportunities, visit these local non-profits:

- Avenues for Youth
www.avenuesforyouth.org
- Community Emergency Assistance Programs
www.ceap.org
- Keystone Community Services
www.keystoneservices.org



Upcoming Free Seminars

Teen Driver

Learn tips both you and your teen should know for safe driving and insurance coverage.

- Tuesday, April 4 at 6:00PM —
TopLine Learning Center

Improve Your Credit: Spend Less, Get More

Learn how to build a stronger credit score and enjoy the confidence of knowing how to do it.

- Tuesday, April 11 at 6:00PM — Virtual

Get Smart with Your Money Youth Financial Literacy Series

Encouraging kids and their parents to talk about spending, saving and sharing their money.

- Wednesday, April 12 starting at
2:00PM — Virtual

After the Funeral

Learn what needs to be done; when and by whom.

- Tuesday, April 18 at 6:00PM —
TopLine Learning Center

Get a Financial Health Checkup

Become smarter than identity thieves and scammers.

- Tuesday, May 2 at 6:00PM — Virtual

Estate Planning*

Learn how to protect your assets and leave a legacy for your loved ones.

- Thursday, May 4 at 6:00PM —
Osseo Community Center

i The events are free but space is limited. For more information or to reserve your spot, please call 763-391-9494 or visit www.TopLinecu.com/resources/financial-education/events.

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Retiring with an employer pension plan? We can help.

These days pensions are less popular but there are still many people who have earned a pension at some point during their working careers.

If you are lucky enough to have an employer pension plan, you may need help understanding the various disbursement options when your retirement day approaches.

Let TopLine Investment Representative Shawn Gaustad help you through the decision-making steps of your employer pension plan. All consultations are complimentary and there is never an obligation to invest. Call 763-391-9494 to schedule your complimentary, no-obligation consultation today.



Shawn Gaustad
 TopLine Senior 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).

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- Pam Stegora Axberg DIRECTOR

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- Mary Texer CHAIR
- Mike Rogosheske SECRETARY
- Bill Akuma
- Beth Ketelsen
- Diane Smith

PRESIDENT & CEO

Tom Smith
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 president@TopLinecu.com

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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

