

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

May 2023

### Online Financial Security

TopLine will never contact you to ask for your personal information. Be aware of those that contact you and ask for your identifying information, like account numbers, PINs, CVV security codes, social security numbers or date of birth; most likely this has the potential of being a scam.

### Tips To Avoid Fraud

Destroy private records. Shred credit card statements, ATM, credit or debit card receipts, bank deposit receipts, loan solicitations and other documents that contain private financial information. TopLine provides free shred bins at all locations.

### TopLine is here to help.

Learn more about the most common financial scams at [TopLinecu.com/resources/security/financial-scams](https://www.toplinecu.com/resources/security/financial-scams)

### CURRENT PAYMENTS

#### New auto loans

**\$318.54**<sub>/MO</sub>

\$20,000, 75-month and 5.79% APR\*. Payment is \$15.93 per thousand dollars. 2019 & newer model year.

#### Home equity line of credit

**\$133.33**<sub>/MO</sub>

\$20,000 line and 8.00% APR\*\* where LTV is 70% or less. Payment is \$6.67 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 0.25%. 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 principle and interest payments.

## Welcome Mick Olson as TopLine's New President and CEO!



Mick Olson was appointed President and CEO of TopLine, effective May 1st. Mick joined the TopLine family in 2006 as Chief Lending Officer and has been key in developing TopLine's strategic direction over the past 17 years.

TopLine has a bright future ahead under Mick's leadership. Together, the TopLine family will continue to look out for your

financial well-being, keep pace with innovation, expand our reach and invest in initiatives for the betterment of our communities. Your financial success and security remain our top priority, with our key objective of achieving \$1 billion in assets by 2026 while maintaining safety and soundness.

## Thank you, Tom!

Tom Smith, President and CEO, retired on May 1st. We thank Tom for 15 years of remarkable leadership and fully exemplifying TopLine's core values of integrity, respect, ownership and trust. Tom introduced *Purpose. Passion. Pride.* as a part of the credit union's culture, and this will continue to drive the future direction of TopLine.

We are *Proud* to be owned by our members, *Passionate* about providing exceptional service and quality financial products and *Purposeful* about making a positive impact in our member's lives and communities.

Wishing Tom many fun adventures ahead and enjoying time with family!



# TopLine Credit Union Foundation Fundraiser

Ready to score some fun this summer? The Foundation is hosting its seventh Charitable Lawn Bowling Fundraiser. Proceeds will be used to award scholarships, fund financial education and counseling programs, support non-profit charitable organizations and foster community give-back efforts.

## EVENT DETAILS

**Date:** Thursday, July 20, 2023

**Location:** Brookview Golf and Lawn Bowling

**Time:** 10:00am–3:30pm

**Cost:** \$150 per player or other sponsorship



**Space is limited. Sign up by July 6, 2023.**

Come enjoy the friendly lawn bowling competition outdoors while supporting a great cause. For more details, visit [www.TopLinecu.com/Foundation/Fundraising-Event](http://www.TopLinecu.com/Foundation/Fundraising-Event)

*We look forward to seeing you on the bowling greens!*

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

## It's Mortgage Madness at TopLine!

Let TopLine's Adjustable Rate Mortgage help you get home court advantage this season!

TopLines Adjustable Rate Mortgage (ARM) gives first time homebuyers maximum buying power with a low rate and payment. **Score 4.75% APY\* on a 5/1 ARM!\*\***

**Don't worry about the clock running out!** Lock your rate for 90 days while you shop!

**Meet TopLine's starting lineup!**

Call us at **763-391-0877**, visit us 24/7 at **[www.TopLinecu.com](http://www.TopLinecu.com)** or email

**[MyMortgage@TopLinecu.com](mailto:MyMortgage@TopLinecu.com)** to apply today and make your homebuying experience a slam dunk!

**Hurry, this special offer ends May 31, 2023**

\*Annual Percentage Yield (APY). Annual Percentage Rate (APR) is based on your credit history and other factors. The APR of 5.369% is based on a 20% down payment, loan amount of \$250,000 and credit score of 700+. If down payment is less than 20% Private Mortgage Insurance is required on the loan or if the credit score is less than 700 the stated APR will increase. For single unit owner occupied purchase. Rates and monthly payments subject to change. Loan subject to approval and is based on creditworthiness. \*\*Adjustable Rate Mortgage (ARM) is a standard fixed-rate mortgage, with a fixed rate for the first 5 years. Thereafter, the rate may adjust annually. Rates current as of 05/01/23 and are subject to change. Membership with a \$5 Share Account required. For complete details and current rate information, visit [www.TopLinecu.com](http://www.TopLinecu.com), email [mymortgage@toplinecu.com](mailto:mymortgage@toplinecu.com), call 763-391-0877 or stop by any TopLine location. NMLS# 654913.



## BOARD OF DIRECTORS

Paul Jacobsen CHAIR

Joan Molenaar VICE CHAIR

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## SUPERVISORY COMMITTEE

Mary Texer CHAIR

Mike Rogosheske SECRETARY

Bill Akuma

Beth Ketelsen

Diane Smith

## PRESIDENT & CEO

**Mick Olson**

763-391-9494

[president@TopLinecu.com](mailto:president@TopLinecu.com)

## TopLine Financial Credit Union

9353 Jefferson Highway  
Maple Grove, MN 55369

763-391-9494

800-626-1448

[Ask@TopLinecu.com](mailto:Ask@TopLinecu.com)

[www.TopLinecu.com](http://www.TopLinecu.com)



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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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



763-391-9494 | [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) | [www.TopLinecu.com](http://www.TopLinecu.com)

**TopLine**<sup>®</sup>  
Financial Credit Union