

IN THIS ISSUE

- October is the month of making a difference.
- Buying a home doesn't have to be spooky!
- The New Retirement

TOPLINE ONLINE

Access your accounts anywhere, anytime with our free and convenient online and mobile banking services. Deposit checks remotely by using Mobile Deposit. Get cash and deposit checks in any of our TopLine ATMs.

CURRENT PAYMENTS

New auto loans

\$320.88 /MO

\$20,000, 75-month and 6.04% APR.* Payment is \$16.05 per thousand dollars. 2019 and newer model year.

Home equity line of credit

\$137.33 /MO

\$20,000 line and 8.24% APR** where LTV is 70% or less. Payment is \$6.87 per thousand dollars with \$50 minimum.

*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.

Our new Bloomington branch will be open on October 16!

We are thrilled to announce the opening of TopLine's new full-service Bloomington branch.

We look forward to serving you personally, as well as providing convenience with our new innovative 24/7 Interactive Teller Machines (ITMs) and other digital capabilities that offer financial education learning opportunities.

Our current Bloomington branch on Viking Drive will permanently close after business on Friday, October 13.

Our new Bloomington branch is here to serve all your financial needs—from checking, credit cards and car loans, to mortgages, to investment, insurance and business services.

**900 American Boulevard West
Bloomington, MN 55420**
Off 35W & 494, next to REI



Join us for our Grand Opening Celebration Week October 23–28!

Visit us in-person to take advantage of exclusive specials. Register for our daily raffle—“we’ll pay your phone bill for a month up to \$150”—as a way to recognize the Bell System telephone workers who started our credit union over 88 years ago. Plus, enjoy tasty treats in the branch all week!

SUPER SAVINGS

TOPLINE SAVINGS ACCOUNT!

4.00% APY*
MINIMUM OF \$100,000–\$249,999†

4.25% APY*
MINIMUM OF \$250,000††



Keep an eye on your email, our website and social media for the latest updates. Scan the QR code for more information about our Grand Opening Celebration Week.

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. Offer is good through 11/30/23. *APY means Annual Percentage Yield. Rates effective as of 10/01/23. Rates are subject to change after account has been opened. 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.

October is the month of making a difference.



CU Forward Day and International Credit Union Day

Every October credit unions from across the state of Minnesota come together and designate a day dedicated to community service projects and volunteer opportunities to showcase the true power of collectively working together to make a positive impact in our communities — **CU Forward Day**.

TopLine has been participating in this collaborative credit union event since 2016, and this year our theme is “*Connected, we do better!*” Employees will be spending the day giving back to our local communities by volunteering with a number of community partner organizations cleaning up lawns, stocking food shelves, knitting for a cause and more!

This year TopLine is also hosting a bike drive October 6–9 to support local non-profit Keystone Community Services’ Youth Express Bike Shop. Drop off bikes at any TopLine location from October 6–9. Items accepted include youth and adult bikes in any condition.

In addition to CU Forward 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 75th anniversary of International Credit Union Day. Credit Unions were built on the principle of “*people helping people.*” **Thank you for being a part of the TopLine family!**



TopLine volunteers spent the morning doing yard work for local youth shelters

i Check out our virtual youth financial literacy sessions on October 19 starting at 9:00AM. Visit www.TopLinecu.com to reserve your spot!



TopLine’s 25th Annual Holiday Gift Drive

TopLine will host our 25th annual Holiday Gift drive to collect new gifts for Avenues for Youth, the Community Emergency Assistance Programs (CEAP), Keystone Community Services, MORE Community Services and YMCA Youth and Family Services to help young people and families in need this holiday season.

i Donations can be purchased from TopLine’s Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through December 15.

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 April 2024.

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 TopLine Senior Vice President Vicki Erickson at 763-391-9494 or send an email to verickson@TopLinecu.com. All nomination information must be received by November 3, 2023.



Buying a home doesn't have to be spooooooky!

Whether you're searching for the perfect first home or upgrading to fit your growing needs, TopLine is here to guide you through the process. We know that mortgages—like houses—are not one-size-fits-all. **We offer a variety of loan options** such as Conventional loans with as little as 3%* down and VA & Rural Development loans with 0%* down.

i Get pre-qualified today! Call us at 763-391-0877, visit us 24/7 at www.TopLinecu.com or email MyMortgage@TopLinecu.com to apply today and make your homebuying experience fright-free!



TopLine's Mortgage team of Jeremy, Taylor and Clayton are here to help make buying a home delightful—not frightful!

*For those that qualify. Pre-qualification allows TopLine to pull credit report. NMLS #654913

eFraud Prevention Resources from TopLine

TopLine's eFraud Prevention website is dedicated to helping educate members on how to best protect themselves from the latest scams and prevent identity theft.



There are over 1,800 tips to help prevent fraud and 24/7 victim assistance self-serve resources. This page is updated on a daily basis based on the latest scams and threats.

TopLine Financial Credit Union is committed to arming you with the tools and information you need to protect yourself. Be aware of those that contact you via phone, email text or mail and ask for your identity information, like account numbers, PINs, CVV security codes, social security numbers, DOB; most likely this has the potential of being a scam. **TopLine will never contact you to ask for your personal information.**

i Visit the *Financial Scams* webpage at www.TopLinecu.com/resources/security/financial-scams.

If you have questions or feel like you have been scammed, please contact us immediately at 763-391-9494, or if after hours, please call the number on the back of your debit or credit card.

Upcoming Free Seminars

Keeping the Cabin in the Family

Learn tips to keep the cabin as it is passed on to the next generation.

- **Thursday, October 12 at 6:00PM —**
TopLine Learning Center:
9353 Jefferson Highway, Maple Grove

Get Smart with Your Money Youth Financial Literacy Series

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

- **Thursday, October 19 starting at 9:00AM —**
Virtual; once you register, a link to participate will be sent to you

Facing Financial Uncertainty

Learn to manage your debt and preserve your savings.

- **Tuesday, November 7 at 6:00PM —**
Virtual; once you register, a link to participate will be sent to you

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.

Important Notice:

TopLine Financial Credit Union's Board of Directors has recently adopted three new policies:

- Abusive Conduct Policy
- Limitation of Services Policy
- Member Expulsion Policy

A copy of each of the above policies have been placed on the homepage of our website under the resources tab for your convenience.

If you would prefer to have a copy of the policies mailed to you, please send a signed written request which includes your full name, the last three digits of your account number and your mailing address to:

TopLine Financial Credit Union, Attn: Compliance
9494 Jefferson Hwy, Maple Grove, MN 55369

A copy of the policies will be mailed out to you within 10 business days of receipt of your written request.

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 the following:

- 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 Adam Kilibarda

i TopLine Investment Representatives Shawn Gaustad and Adam Kilibarda 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). 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

- Paul Jacobsen CHAIR
 Joan Molenaar VICE CHAIR
 Bill Hnath TREASURER
 John Jacobs SECRETARY
 Kelly Breit DIRECTOR
 David Ensteness DIRECTOR
 “KP” Prabhakar Karri DIRECTOR
 Therese Kieffer DIRECTOR
 Pam Stegora Axberg DIRECTOR

SUPERVISORY COMMITTEE

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

PRESIDENT & CEO

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

TopLine Financial Credit Union

9353 Jefferson Highway
 Maple Grove, MN 55369
 763-391-9494
 800-626-1448
 Ask@TopLinecu.com
 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.
 © 2023 TopLine Financial Credit Union. All rights reserved. Printed in the U.S.A. ® Registered trademark of TopLine Financial Credit Union.

TopLine is an Equal Opportunity Employer EOE.
 NMLS# 654913



BRANCH HOURS & LOCATIONS

Bloomington

900 American Boulevard West
 Bloomington, MN 55420

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

