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TOPLINE ONLINE

Access you 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

\$341.39 /MO

\$20,000, 75-month and 7.04% APR.* Payment is \$17.07 per thousand dollars. 2020 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 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 2020 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.

Start your next chapter with TopLine's low home equity rates.

TopLine is here to help start your next chapter with our Interest-Only Home Equity Line of Credit (HELOC). **Tap into the equity of your home for any reason, at any time.** Plus, your monthly payment is super low!

- **Interest Only Monthly Payments:** Based on outstanding balance or \$50.00, whichever is greater.*
- **Rates:** Start at 8.24% APR, are variable, and based on credit history.*
- **Term:** 30-year term with a 10-year draw period and 20-year repayment period.*
- **Minimum loan amount:** \$10,000



Home equity funds aren't limited to home improvements. Use the funds to pay for tuition, auto purchase, debt consolidation, weddings, unexpected emergencies and more!

*Annual Percentage Rate (APR) starts at 8.24% to 13.24% based on your creditworthiness. APR is variable and will adjust with the market based on the Wall Street Journal Prime Rate. Rates, terms and conditions subject to change. Some restrictions may apply. Loan subject to approval and is based on creditworthiness. Closing costs may include title search, application fees, mortgage registration tax and recording fees. 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.

Get started today!

Apply online at www.TopLinecu.com, call 763-391-9494, or stop by any branch location to learn more.

Grow your Savings at TopLine!



4.85% APY*
12-MONTH CERTIFICATE**
NEW MONEY ONLY
MINIMUM OF \$1,000 TO OPEN

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



*APY means Annual Percentage Yield. Visit TopLinecu.com or call 763-391-9494 for more details about rates and terms. Offer is good through 04/30/24.

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

TopLine executives and officials attended the annual America's Credit Unions Governmental Affairs Conference in Washington, D.C. to advocate for credit union members and consumers. This event brought together nearly 6,000 credit union champions to discuss policies, meet with legislators on Capitol Hill, and to remind lawmakers and regulators why credit unions are Americans' best financial partner; we put people before profits, advance communities and improve financial well-being for all.

TopLine representatives spent valuable face time meeting with lawmakers and sharing our members' stories on how we provide safe and affordable financial services to

help members with all of their financial needs, from buying cars and homes, saving for retirement, and investing in small businesses—and we couldn't continue to do this without preserving our not-for-profit financial cooperative tax status. This is an integral part of our structure that empowers us to secure a stronger and healthier financial future for more than 140 million credit union members across the nation.



LEFT: TopLine attendees (L-R) Joan Molenaar, Vicki Erickson, Mick Olson and Paul Jacobsen. BELOW: TopLine met with U.S. Senator Amy Klobuchar—focusing on modernizing credit union service, securing data to protect consumer privacy and improving financial well-being.



When it comes to Medicare, one size doesn't fit all.

TopLine partners with a TruLync Medicare Advisor to help you understand your needs and explain Medicare options.

Get clear answers to your Medicare questions. Our licensed agents can help find a Medicare Insurance plan that fits your needs and help answer Medicare questions and concerns like:

- Which Medicare Insurance plan meets my needs?
- What are the costs and benefits?
- Are my doctors and prescriptions covered?
- How do I enroll?



i Visit the TopLine Medicare webpage at www.TopLinecu.com/personal/insurance/medicare to set up an appointment with a TruLync Medicare Advisor and get your questions answered today!

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 618 hours
- Awarded \$30,500 in scholarships
- Taught financial education basics to more than 140 kids
- Donated:
 - \$88,546 to various local charities and organizations
 - 2,282 school supplies
 - 1,240 pounds of clothing
 - 555 pounds of food
 - 1,703 personal care items
 - 689 holiday gifts
 - 186 bikes
 - 170 handmade knitted scarves and hats
 - 532 winter gear items

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 "Become a Savings Super Hero." 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 15–19 to celebrate TopLine's Credit Union Youth Month.

- Get rewarded with \$25* when you open a Young Savers account at TopLine.
- Join us on April 17 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 account holders 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 offers 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 location for details.

Solar eclipse coming soon!



Minnesota will experience a partial solar eclipse on April 8 beginning at 12:49PM and hitting its peak around 2:00PM. A solar eclipse occurs when earth, the moon and the sun line up.

During a solar eclipse, you must wear your eclipse sunglasses to safely view the sun directly. **Stop by any TopLine branch location to pick up your free TopLine solar eclipse sunglasses while supplies last!**

TopLine is hosting a diaper and wipe drive.

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

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.

- Thursday, April 4 at 6:00PM — Virtual

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 9 at 6:00PM — Virtual

After the Funeral

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

- Tuesday, April 16 at 6:00PM — TopLine Learning Center: 9353 Jefferson Hwy, Maple Grove

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 17 — Virtual
 - Dollars & Sense, ages 14–18, 2:00PM
 - Dollar Power, ages 9–12, 2:45PM
 - Building Dreams, ages 5–8, 3:45PM

Get a Financial Health Checkup

Become smarter than identity thieves and scammers.

- Tuesday, April 30 at 6:00PM — Virtual

Estate Planning*

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

- Thursday, May 2, at 6:00PM — TopLine Learning Center: 9353 Jefferson Hwy, Maple Grove

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.

*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).

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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:

- Leave the money in the plan
- Roll the assets to your current employer’s retirement plan (if permitted)
- Take 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.

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- Mike Rogosheske SECRETARY
- Bill Akuma
- Beth Ketelsen
- Diane Smith

PRESIDENT & CEO

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

TopLine Financial Credit Union

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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.
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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

