

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

June 2024

## 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://TopLinecu.com/resources/security/financial-scams)

## CURRENT PAYMENTS

### New auto loans

**\$328.00**/MO

\$20,000, 75-month and 6.79% APR\*. Payment is \$16.40 per thousand dollars. 2020 & newer model year.

### Home equity line of credit

**\$343.33**/MO

\$50,000 line and 8.24% APR\*\* where LTV is 70% or less. Payment is \$6.87 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 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.

## Proposed Merger of TopLine Financial Credit Union and Anoka Hennepin Credit Union

TopLine Financial Credit Union and Anoka Hennepin Credit Union jointly announce a plan for a proposed merger where Anoka Hennepin Credit Union members would join the TopLine family of members.

### Proposed Merger

The proposed merger between TopLine Financial Credit Union and Anoka Hennepin Credit Union received preliminary approval by state regulator, the Minnesota Department of Commerce, and federal regulator, the National Credit Union Administration (NCUA), pending Anoka Hennepin Credit Union's membership vote.

Anoka Hennepin Credit Union will be sending notification and official ballots to their membership, who will vote on the merger in a Special Members' Meeting to be held June 27, 2024. If

Anoka Hennepin Credit Union members vote to approve, then formal approval will be granted by state and federal regulators, with anticipated legal merger effective the summer of 2024.

**Please note: TopLine members do not vote on the merger.**

### Financially Sound & Member Benefits

Both credit unions are financially sound, with strong capital ratios over 9%. The proposed merger will result in an even stronger credit union with a greater capital base for growth, expanded market share, and an increase in economies of scale that will lower operating costs leading to overall benefits to credit union member-owners, such as competitive rates, free services, advanced technology and additional community philanthropy efforts.

### A Division of TopLine

If approved, the combined credit union will be \$1.1 billion in assets, and retain all 180 employees to serve 70,000 members from 11 branch locations in 15 counties across the metro and northern suburbs of Minneapolis/St. Paul.



**Please contact TopLine at 763-391-9494 or [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) if you have any questions. For more information, visit [TopLinecu.com/merger](https://TopLinecu.com/merger) or [ahcu.coop/about/merger.html](https://ahcu.coop/about/merger.html).**

# You're invited!

## TopLine's Member Appreciation Event — June 12.

**SPECIAL ACTIVITIES INCLUDE:**

- LOOKOUT FOOD TRUCK
- CULLEN'S ICE CREAM
- GAMES FOR THE FAMILY
- FREE TOPLINE SWAG

**DONATION DRIVE**

- NON-PERISHABLE FOOD ITEMS
- SCHOOL SUPPLY ITEMS
- PERSONAL CARE ITEMS

TopLine wants to show appreciation to all of our members for being an important part of our TopLine family! **Join us for our Member Appreciation Event on June 12 at our Maple Grove Branch location.** Stop in and enjoy tasty treats, games, giveaways and more!



**WEDNESDAY**  
JUNE 12, 2024



**STOP IN**  
4:00PM - 7:00PM



**TOPLINE MAPLE GROVE**  
9353 JEFFERSON HWY  
MAPLE GROVE, MN 55369

## TopLine Mortgage Rate Relief Program

Homeownership from TopLine Just Got More Affordable with Mortgage Rates Starting at **5.525% APR!**<sup>†</sup> TopLine has partnered with the Federal Home Loan Bank of Des Moines\* to offer a new Mortgage Rate Relief Program.

**The Mortgage Rate Relief Program** is available to home buyers or existing homeowners earning up to 80% of area median income (AMI), determined by the Federal Housing Finance Agency's Underserved Areas Data. Mortgage Rate Relief may be used to purchase or refinance your primary residence and must be a 1-4 single-family unit property.

### SEE HOW MUCH YOU CAN SAVE

	Purchase Price	APR <sup>†</sup>	Estimated Funds to Close	Total Monthly Housing Costs
Local Bank Mortgage Loan <sup>1</sup>	\$350,000	7.313%	\$27,134.32	\$2,772.87
TopLine Mortgage Rate Relief Home Loan <sup>1</sup>	\$350,000	5.525%	\$26,794.96	<b>\$2,399.00</b>

<sup>1</sup>Loan amount \$332,500.00 with 5% down payment. 30-year fixed-rate mortgage loan.

**YOU SAVE**  
**\$373.87**  
**PER MONTH**

📞 **Get pre-qualified today! Call us at 763-391-0877, visit us at [www.TopLinecu.com](http://www.TopLinecu.com) or email [MyMortgage@TopLinecu.com](mailto:MyMortgage@TopLinecu.com).**

<sup>†</sup>APR means Annual Percentage Rate. Actual APR may vary based on credit profile and down payment. Loan subject to approval. Loan approval based on creditworthiness. Rates, terms and conditions subject to change. Rates current as of 06/01/24 and are subject to change. For those that qualify. Pre-qualification allows TopLine to pull credit report. 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. TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act. This credit union is federally insured by the National Credit Union Administration. NMLS# 654913. \*The Federal Home Loan Bank of Des Moines is a member-owned cooperative that provides funding solutions and liquidity to nearly 1,300 financial institutions to support mortgage lending, economic development and affordable housing in their communities. Members include community and commercial banks, credit unions, insurance companies, thrifts and community development financial institutions. FHLB Des Moines is wholly owned by its members and receives no taxpayer funding. For additional information about FHLB Des Moines, please visit [www.fhlbdm.com](http://www.fhlbdm.com).

#### BOARD OF DIRECTORS

- Paul Jacobsen CHAIR
- Joan Molenaar VICE CHAIR
- Bill Hnath TREASURER
- John Jacobs SECRETARY
- Kelly Breit DIRECTOR
- Therese Kieffer DIRECTOR
- Pam Stegora Axberg DIRECTOR
- Mary Texer 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](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.  
© 2024 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



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