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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

\$328.00 /MO

\$20,000, 75-month and 6.79% APR.* Payment is \$16.40 per thousand dollars. 2020 and 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 \$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 principal and interest payments.

Proposed Merger of TopLine 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.

Financially sound and 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.

Stay tuned

Please watch for more details to arrive in your email or visit www.TopLinecu.com.

i Contact TopLine at 763-391-9494 or Ask@TopLinecu.com if you have any questions. For more information, visit www.TopLinecu.com/merger or www.ahcu.coop/about/merger.

TopLine Mortgage Rate Relief Program: 2% Interest Rate Reduction

Homeownership from TopLine just got more affordable with mortgage rates starting at 5.525% APR![†] 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 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.

HUGE SAVINGS!

Qualified applicants will receive an approximate **2% interest rate reduction** below the current market rate. This interest rate reduction only applies to 30-year fixed-rate mortgage loans.

i Get pre-qualified today! Call us at 763-391-0877, visit www.TopLinecu.com or email MyMortgage@TopLinecu.com.

[†]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 07/01/24 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, email 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. Serving 13 states and three U.S. Pacific territories, FHLB Des Moines is one of 11 regional Banks that make up the Federal Home Loan Bank System. 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.

TopLine helps prepare the next generation with personal and professional growth opportunities!



Right Track intern, Aine, completed her internship at TopLine's Como Park branch researching personal finance topics.



BrookLynk Intern, Anna, is completing her internship at TopLine's corporate office working with TopLine's marketing team.

TopLine has had the pleasure of hosting two interns in 2024 through partnerships with BrookLynk and St. Paul Public Schools Right Track program.

For the third year, TopLine partnered with **Right Track**, a career-readiness program in St. Paul, to host an intern from Como Park Senior High School. Our Right Track intern created financial-related topic peer surveys, held peer interviews and created tools to help teach youth about financial related topics.

This year will mark the ninth summer hosting an intern through **BrookLynk**, a youth employment program responding to community needs and a youth work-readiness training program. TopLine's BrookLynk intern graduated from Park Center Senior High School and is currently attending the University of Minnesota Twin Cities majoring in Management. During the 9-week internship, she will be working with the TopLine Marketing team to help plan, develop and execute marketing initiatives while working on a capstone project focusing on youth and personal finance.

TopLine Credit Union Foundation Scholarships are available for members.

CARE. CONNECT. CONTRIBUTE.

This year the foundation will be awarding \$35,000 in scholarship funds to TopLine members who are continuing their education. The scholarship awards include thirty-five \$1,000 scholarships.



The application deadline for 2024/25 TopLine Credit Union Foundation Scholarships is August 31, 2024. For more details visit www.TopLinecu.com/Foundation.

Any individual planning to pursue or continue post-secondary education by attending a college or university, graduate school, or a 2 to 4-year community, vocational or technical college in the fall of 2024 is eligible. All eligible schools must be accredited by the U.S. Department of Education.

- Those interested need to complete a one-page application form and submit an essay (500 words or less).
- Application deadline is August 31, 2024.
- Scholarship recipients will be selected and notified by October 15, 2024.

i For more information or to apply, visit www.TopLinecu.com/Foundation, email Foundation@TopLinecu.com or call 763-391-9494.

TopLine Credit Union Foundation is a 501(C)(3) non-profit organization. Donations are tax deductible to the extent allowed by law. Federal Tax ID # is 46-4335752.



TopLine's Employee Engagement Committee and volunteers team up for a park clean-up day.

TopLine's 2nd Annual Park Clean-Up

TopLine's Employee Engagement Committee coordinated a park clean-up day inviting employees and their family and friends to help give back to the community. TopLine volunteers met at Brooklyn Park's Central Park in May for the community service project.

TopLine Partners with Rondo Community Land Trust

TopLine has joined forces with Rondo Community Land Trust as the first credit union to be one of their approved mortgage lenders for their Homebuyer Initiated Program (HIP). This program assists home buyers at or below 80% area median income (AMI) to purchase and make repairs on a single-family home (including duplexes) in St. Paul or Suburban Ramsey County.

The community land trust model assists buyers who have low-to-moderate income to purchase a home through a grant program, making the purchase price more affordable. Prospective buyer(s) must submit an application with Rondo Community Land Trust and are required to complete a mandatory First-Time Homebuyer's course, in which TopLine will provide education assistance. After completion, buyer(s) are eligible to enroll in the Homebuyer Initiated Program in which they will receive two grants to help purchase a home.



i For more information, call us at 763-391-0877, visit www.TopLinecu.com or email MyMortgage@TopLinecu.com.

Connected, we all do better.

21st Annual Back-to-School Supply Drive

TopLine is helping students start the school year off right! During the months of July and August, TopLine will be collecting school supplies at all branch locations to benefit Avenues for Youth, Community Emergency Assistance Programs (CEAP) and Keystone Community Services.



Items most needed for the Back-to-School Supply Drive:

- #2 Pencils
- Backpacks
- USB drives
- Erasers
- Glue sticks
- Loose-leaf paper
- Notebooks
- Pencil sharpeners
- Protractors
- Pocket folders
- Safety rulers
- School boxes

i It's easy to donate! Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through August 16, 2024.

Connected, we all do better.

5.10% APY* certificate special at TopLine!

As a TopLine member, you have access to exclusive rates—which are some of the best around! For a limited time, enjoy 5.10% APY* on a 9-month certificate** with only \$1,000 minimum balance to open. New money only.

5.10% APY*
9-month certificate**
Minimum of \$1,000 to open
New money only

TopLine Savings Account

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
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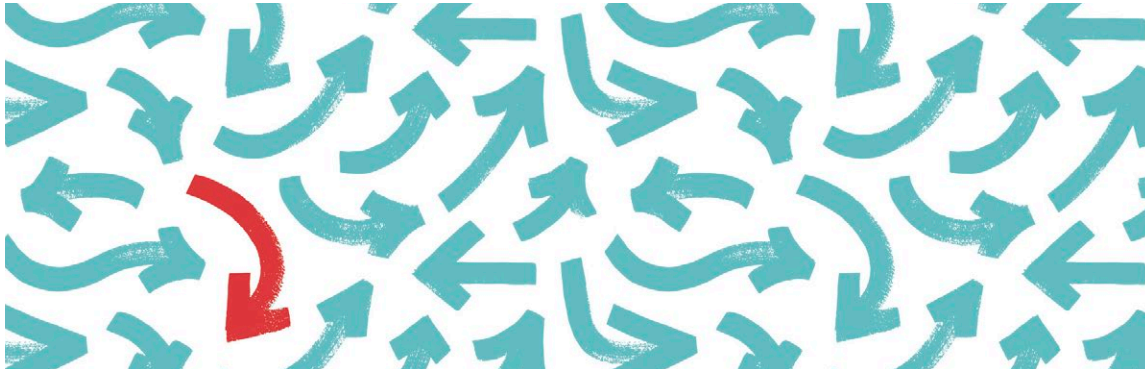
i View our current rates at www.TopLinecu.com/current-rates/certificate-rates.



All TopLine Savings accounts, money markets and share-certificates are federally insured at least \$250,000 by the National Credit Union Administration (NCUA). Membership with a \$5.00 Share Savings Account is required. *APY means Annual Percentage Yield. Rates effective as of 07/01/24. Rates are subject to change after account has been opened. **Minimum balance of \$1,000.00 required to open certificate. Unless otherwise disclosed, dividends are calculated daily and paid quarterly. A penalty may be imposed for early withdrawal, which may reduce account earnings. At maturity certificate will automatically renew for 12-month term at the current market rate if not withdrawn. 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.

What has changed for you in 2024?

Let TopLine help with your financial planning strategies.



- Did you start a new job or leave a job behind?
- Did you retire or is it on the near horizon?
- Did you start a family?
- Did you receive an inheritance?
- Did your marital status change?

If notable changes occurred in your personal or professional life, then you will want to review your finances. Now is a good time to get cracking and see where you can potentially save some taxes for this year and/or build more wealth. Little moves might help you improve your short-term and long-term financial situation.



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i TopLine Investment Services Representatives **Shawn Gaustad and Adam Kilibarda can help you develop investment strategies that strive to keep more of your hard-earned money. Call or email 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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- Mary Texer CHAIR
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Beth Ketelsen
Diane Smith

PRESIDENT & CEO

Mick Olson
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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

