

August 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://www.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.

Merger of TopLine Financial Credit Union and Anoka Hennepin Credit Union Approved

Anoka Hennepin Members Vote in Favor

Anoka Hennepin Credit Union held their Special Members' Meeting on June 27, 2024, where 1,037 members cast their vote, with the majority voting in favor to combine the two credit unions, and formal approval will be granted by state regulator, the Minnesota Department of Commerce, and federal regulator, the National Credit Union Administration (NCUA), with legal merger effective as of August 1, 2024.

Legal Merger Effective August 1, 2024

TopLine welcomes Anoka Hennepin Credit Union members to their family as of August 1, 2024. Joining forces marks a significant milestone in the history of both credit unions and pledges to enhance member convenience, commitment to financial wellness, and expand community impact. The merger makes TopLine the 9th largest credit union in Minnesota, with over \$1.1 billion in assets.

Together, We All Do Better!

The newly combined credit union is \$1.1 billion in assets and will operate under the TopLine Financial Credit Union and Anoka Hennepin Credit Union, a division of TopLine Financial Credit Union, for one-year, and thereafter will roll under the TopLine Financial Credit Union brand. All 180 employees have been retained to serve nearly 70,000 members from 10 branch locations in 15 counties across the metro and northern suburbs of Minneapolis/St. Paul.

Mick Olson will serve as President and CEO of TopLine Financial Credit Union. Jeff Claussen will serve as President of Anoka Hennepin Credit Union, a division of TopLine Financial Credit Union until his retirement. Thereafter, Mick Olson will serve as President and CEO.

"The merger will provide additional benefits for all members, employees and communities and we're thrilled to welcome those from Anoka Hennepin Credit Union to our TopLine family. Together, our shared vision and passion of helping members financially succeed and supporting the betterment of communities will remain a core commitment."

— Mick Olson, President and CEO of TopLine Financial Credit Union.



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

\$35,000 in TopLine Credit Union Foundation Scholarships are available for members

TopLine Credit Union Foundation will be awarding \$35,000 in scholarship money to TopLine members who are continuing their education. The scholarship awards include thirty five \$1,000 scholarships.

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) that answers the question: *“Discuss a hobby, interest, or passion that is important to you. How has this influenced your personal growth and academic journey?”*

Application deadline is August 31, 2024! Scholarship recipients will be selected and notified by October 15, 2024.

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



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

Back-to-School Supply Drive



During July and August, TopLine will be collecting school supplies at all branch locations to help youth prepare for a successful back to school season.

Donations will benefit Avenues for Youth, Community Emergency Assistance Programs (CEAP) and Keystone Community Services.

The Back-to-School Supply Drive most needed items are:

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

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 17, 2024.

BOARD OF DIRECTORS

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- Joan Molenaar VICE CHAIR
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SUPERVISORY COMMITTEE

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

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.
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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



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