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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**

**\$338.97** /MO

\$20,000, 72-month and 6.79% APR\*. Payment is \$16.95 per thousand dollars. 2020 & newer model year.

**Home equity line of credit**

**\$249.58** /MO

\$50,000 line and 5.99% APR\*\* where LTV is 85% or less. Payment is \$4.99 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 principal and interest payments.

## TopLine's new Maple Grove–Arbor Lakes branch will be open on October 21!

We are excited to welcome you to our new Maple Grove–Arbor Lakes branch starting October 21, 2024. The new branch will be located at **11121 Fountains Drive in Maple Grove**—off Zachary Lane and Fountains Drive, across from Costco and Lowe's Home Improvement.

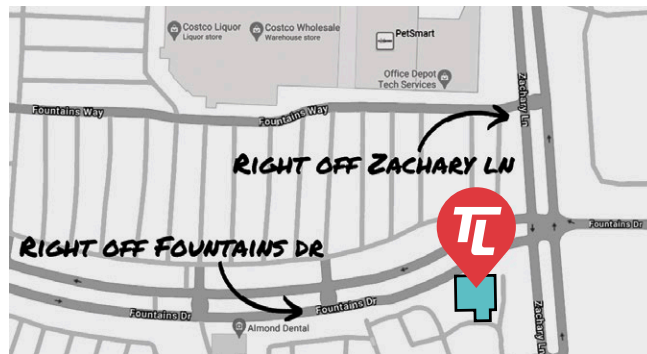


Starting October 21, we're excited to welcome you to our new Maple Grove–Arbor Lakes branch!

The current Maple Grove branch at 9353 Jefferson Highway will permanently close on **Saturday, October 19 at 12:00PM** and become TopLine's corporate office with only drive-up ATM access after the new location opens.

### Join us November 4–9 for our Grand Opening Week!

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 89 years ago. Plus, enjoy tasty treats in the branch all week!



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.



Our new Maple Grove–Arbor Lakes branch will be located in **Maple Grove at 11121 Fountains Drive**, off Zachary Lane and Fountains Drive.

# 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 all 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** to support local non-profit Keystone Community Services’ Youth Express Bike Shop. Drop off bikes at any TopLine location from October 10–12. 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 76th 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

- 📍 Check out our virtual youth financial literacy sessions on October 17 starting at 9:00AM. Visit [www.TopLinecu.com](http://www.TopLinecu.com) to reserve your spot!



## TopLine’s 26th Annual Holiday Gift Drive

TopLine will host our 26th annual Holiday Gift drive to collect new gifts for Avenues for Youth, the Community Emergency Assistance Programs (CEAP), Karen Organization of Minnesota, MORE Community Services and YMCA Youth and Family Services to help young people and families in need this holiday season.

- 📍 Donations can be purchased from TopLine’s Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through December 14.

# 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 March 2025.

**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](mailto:verickson@TopLinecu.com). All nomination information must be received by October 25, 2024.

## OUR MEMBER-OWNERS

# Marvelous Member Moment Cullens Ice Cream Shop

MEMBER-OWNER SINCE 2023

“One of the things that drew us to TopLine was their commitment to community. That’s their legacy that we want to continue from Cullens. It’s all about connecting with the community. It optimizes the customer service TopLine is committed to and helps us bring another level to our love and enjoyment to give the best to people.”



**i** Have you had a marvelous member moment at TopLine? We want to hear from you! Visit [TopLinecu.com](http://TopLinecu.com) or email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com) to submit a short testimonial with a photo. We may feature your story in print or digitally!

# TopLine receives three *Twin Cities Business* Readers' Choice Awards!

TopLine is honored to be named the **Best Credit Union and Mortgage Lender** and finalist for **Wealth Management Firm** in Minnesota by *Twin Cities Business* in their 2024 Best of Business Readers' Choice Poll.



*Twin Cities Business*, Minnesota's leading provider of business news and insights, conducts an annual survey of their readers asking, "which companies exemplify true excellence in their respective industries?" and, "would they confidently refer to a family member, friend or colleague?"

The communities the credit union services have recognized TopLine as one of the most appreciated and trustworthy financial institutions in Minnesota.

**i** Learn more at [www.tcbmag.com](http://www.tcbmag.com).



Thank you for being a part of the TopLine family, and voting for us!

Connected, we all do better.

# Upcoming Free Seminars



## **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 17 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, October 22 at 6:00PM — Virtual; once you register, a link to participate will be sent to you**

## **Medicare Educational Seminar\***

Get help navigating through the Medicare process.

- **Wednesday, November 6 at 6:00PM — In-person at the TopLine Learning Center: 9353 Jefferson Hwy, Maple Grove, MN**

- 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](http://www.TopLinecu.com/resources/financial-education/events).

\*This is an educational event. No plans will be reviewed, and no sales will be conducted. A licensed insurance agent will be present to answer questions. TruLync Medicare Advisors are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. For accommodations of persons with special needs at meetings call 763-391-9494 TTY 711.

Connected, we all do better.

# 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.

- 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.



**Shawn Gaustad**  
Senior Investment Representative  
763-391-0843  
sgaustad@TopLinecu.com



**Adam Kilibarda**  
Investment Representative  
763-391-5367  
akilibarda@TopLinecu.com

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## BOARD OF DIRECTORS

Paul Jacobsen CHAIR  
Joan Molenaar VICE CHAIR  
Bill Hnath TREASURER  
John Jacobs SECRETARY  
Terry Anderson DIRECTOR  
Pam Stegora Axberg DIRECTOR  
Kelly Breit DIRECTOR  
Jim Caldwell DIRECTOR  
Stacy Gerrety DIRECTOR  
Therese Kieffer DIRECTOR  
Todd Proulx DIRECTOR  
Mike Rogosheske DIRECTOR  
Mary Texer DIRECTOR

## SUPERVISORY COMMITTEE

Mary Texer CHAIR  
Diane Smith SECRETARY  
Bill Akuma  
Miles Edmundson  
Beth Ketelson

## PRESIDENT &amp; 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 LOCATIONS &amp; HOURS

**Bloomington**

900 American Boulevard West  
Bloomington, MN 55420

**Brooklyn Park**

Park Place Promenade  
9790 Schreiber Terrace North  
Brooklyn Park, MN 55445

**Como Park**

976 Lexington Parkway  
St. Paul, MN 55103

**Maple Grove**

11121 Fountains Drive  
Maple Grove, MN 55369

**Plymouth**

Rockford Road Plaza  
4190 Vinewood Lane North  
Plymouth, MN 55442

**Hours for all branches**

## LOBBIES

9:00AM – 5:00PM Mon–Thu  
9:00AM – 5:00PM Fri  
9:00AM – 12:00PM Sat

## DRIVE-THRU'S

8:30AM – 5:00PM Mon–Thu  
8:30AM – 5:00PM Fri  
9:00AM – 12:00PM Sat

New  
Friday  
Hours

Effective on  
Friday, October 4

**TopLine**<sup>®</sup>  
Financial Credit Union



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