

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

Smart Sense

February 2025

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

\$329.44/MO

\$20,000, 72-month and 5.79% APR*. Payment is \$16.48 per thousand dollars. 2021 & 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 0.50%. 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 2021 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 score and LTV. Interest only payments during 10-year draw period followed by a 20-year repayment period with fully amortized principal and interest payments.

Your Next Adventure Starts at TopLine!

Getting outside should be an adventure — financing shouldn't be. Check out TopLine for fast, easy and competitive financing.

Rates starting at 7.49% APR¹ and make no payments for 90 days[†] when you fund or refinance your recreational vehicle with TopLine.



TopLine offers loans for all sorts of new and used recreational vehicles, like boats, travel trailers, pop-up campers, jet skis, motorcycles, ATVs, fish houses and more, with flexible terms, competitive rates and a variety of repayment options.

Don't wait! Get pre-approved before you hit the upcoming sportsmen's and camping shows!

Call us at 763-391-9494, apply online at www.TopLinecu.com, email Ask@TopLinecu.com or stop by any branch location to get pre-qualified for TopLine's competitive pricing.

Hurry, this special offer ends April 30, 2025!

¹APR means Annual Percentage Rate. APR shown is based on discounts and other factors. Rate reflects a 0.25% discount for automatic recurring payments from a TopLine Checking or Savings account on boats 2024 and newer. APR may vary based on credit profile, loan amount, down payment, term of loan and collateral type. Loan subject to approval. Loan approval based on creditworthiness. Additional terms may be available. Rates, terms and conditions subject to change. Payment is \$11.87 per thousand dollars. For further information call 763-391-9494, email Ask@TopLinecu.com, stop by any branch location or write to: 9353 Jefferson Hwy, Maple Grove, MN 55369. [†]Offer does not apply to refinances of existing TopLine Recreational Vehicle loans. During the 90 day no payment period interest will accrue. Payment due date up to 90 days after the funding date. Must meet certain credit qualifications for 90 day no payment offer.

TopLine is Hosting a Bedding Drive



TopLine is hosting a bedding drive to benefit local non-profits Avenues for Youth, Karen Organization of Minnesota, MORE Family Services and YMCA of the North Youth and Family Services.

Donations can be purchased from TopLine's Amazon Wishlist, Target Registry or dropped off at any TopLine branch location through February 28, 2025.

Specially requested items: bed-in-a-bag sets (twins xl), pillows and pillow cases (standard), sheet sets (twin xl), blankets (twin & full).

TopLine's 91st Annual Membership Meeting

The secretary of your credit union's board of directors, John Jacobs, is excited to invite you to TopLine's 2025 Annual Meeting.



Event Details

Date: Tuesday, March 18, 2025

Time: 4:00pm

Location: Virtual with a conference call option

RSVP: By March 11, 2025

i Reservations are required. Reserve your spot by completing the reservation request form online at www.TopLinecu.com/resources/annual-information/annual-meeting by March 11, 2025.

Fraud Tips to Keep Your Accounts Safe

TopLine is here for you and will do our very best to protect you and your accounts against fraudulent scammers.

- Use strong passwords (at least 10-15 characters using a combination of upper/lower case letters, numbers and symbols).
- Review your credit report annually.
- Sign up for alerts.
- Protect your computer, phone and table with up-to-date anti-virus, anti-spyware and firewall programs.
- **BEST TIP! Never share your personal information.**



TopLine will never contact you to ask or confirm your

personal information. Be aware of those that contact you via phone, email, text or mail and ask for your identifying information, like account numbers, PINs, CVV security codes, social security number, DOB, most likely this has the potential of being a scam.

i TopLine is committed to arming you with tools and information you need to protect yourself against financial scams. Visit www.TopLinecu.com/resources/security/financial-scams.

Closed on Presidents' Day — February 17, 2025.

All TopLine locations will be closed on Monday, February 17, 2025 for an employee workshop. TopLine will resume normal business hours, Tuesday, February 18, 2025.

BRANCH HOURS & LOCATIONS

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 — Arbor Lakes

11121 Fountains Drive
Maple Grove, MN 55369

Plymouth

Rockford Road Plaza
4190 Vinewood Lane North
Plymouth, MN 55442

Hours for all branches

LOBBIES

Mon – Fri: 9AM – 5PM
Sat: 9AM – 12PM

DRIVE-THRU

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

BOARD OF DIRECTORS

Paul Jacobsen CHAIR

Joan Molenaar VICE CHAIR

Bill Hnath TREASURER

John Jacobs SECRETARY

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 Ketelsen

PRESIDENT & CEO

Mick Olson

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president@TopLinecu.com

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800-626-1448

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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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