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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**

**\$329.44** /MO

\$20,000, 72-month and 5.79% APR.\* Payment is \$16.48 per thousand dollars. 2021 and 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 \$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.

Coming this summer...

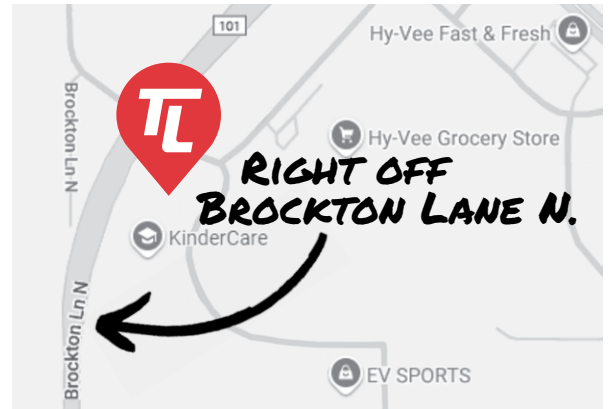
## New Maple Grove West branch location!



Our new Maple Grove West branch will be located in **Maple Grove at 7015 Alvarado Lane North, off Brockton Lane North.**

TopLine's new **Maple Grove West** branch location is coming along and planned to open this summer! The new Maple Grove West branch will be located at **7015 Alvarado Lane North in Maple Grove**—off Brockton Lane North across from Hy-Vee.

TopLine's new branch location pays tribute to our heritage, the telephone workers who established the credit union in 1935. The roof line and drive-up replicates our "T" in our TopLine name... which, if you didn't know, reflects a telephone pole and line.



**Stay tuned for further updates on our Maple Grove West grand opening date!**

## Celebrating the Service of our Recent Board of Directors Retirees

Thank you to our TopLine and Anoka Hennepin Board of Directors retirees on many years of service and dedication.

**Pam Stegora-Axberg** has been a guiding force behind TopLine's various achievements and has been pivotal to our growth over the past 10 years.



Pam Stegora-Axberg

**Terry Anderson** has served on Anoka Hennepin's Board of Directors for 26 years. His guidance has been instrumental for success and has made a great impact.



Terry Anderson

**We thank both retirees on their service and dedication to TopLine and Anoka Hennepin. We wish them all the best in their next chapters!**

# TopLine advocates for credit unions in Washington, D.C.

In March, TopLine executives and officials joined over 120 Minnesota credit union professionals in Washington D.C. for a record-breaking annual America's Credit Unions Governmental Affairs Conference to advocate for credit union members and consumers. More than 6,000 credit union champions from across the country came together to discuss policies, meet with legislators on Capitol Hill, and to remind lawmakers and regulators why credit unions are Americans' best financial partner; we put people before profits, advance communities and improve financial well-being for all.

TopLine representatives met with both of Minnesota's United States Senators: Senator Amy Klobuchar and Senator Tina Smith, along with spending valuable face time meeting with other Minnesota lawmakers and sharing our members' stories on how we provide safe and affordable financial services to help members with all of their financial needs, emphasizing the importance of preserving our not-for-profit financial cooperative tax status. This is an integral part of our structure that empowers us to secure a stronger and healthier financial future; any limitation or curtailment of the credit union tax status would have a dramatic impact on the \$950 million in direct financial benefits Minnesota credit unions provide their members and over \$4 billion in economic output in our state.



ABOVE: The TopLine Team at the Capitol: (L-R) Vicki Erickson, Todd Proulx, Joan Molenaar, Alan Sonnenburg and Paul Jacobsen.



LEFT: TopLine met with U.S. Senator Amy Klobuchar, focusing on providing safe and affordable financial services and improving financial well-being.

## Watch for TopLine!

### KARE 11 commercials

TopLine had a blast filming new television commercials at our Maple Grove–Arbor Lakes branch! A big thanks goes out to our star Sam Sansevere, co-host of the *Chris Carr & Company Morning Show* on K102. Watch for new commercials to air on KARE 11 in the coming months.

*TopLine had a blast filming new television commercials with Sam Sensevere, co-host of the Chris Carr & Company Morning Show on K102!*

### CCX Media

TopLine is excited to be the exclusive sports sponsor for local CCX Media! CCX Media is a service of Northwest Community Television providing professional-produced local news, sports, cities and creative programming. Watch for TopLine during boys and girls spring sporting events.



# TopLine Credit Union Foundation

**CARE. CONNECT. CONTRIBUTE.**

TopLine Credit Union Foundation is dedicated to helping our members and communities succeed!

**Last year the foundation was instrumental in many activities.**

Scan the QR code to watch a short video that shows a few ways of how TopLine Credit Union Foundation has supported our local and global community in 2024.



TopLine Credit Union Foundation, a 501(c)(3) non-profit organization, supports community outreach activities by providing financial education for members of all ages, awarding scholarships, contributing to community charitable organizations and sponsoring their community give-back efforts.

**📌 If you would like to make a donation, please contact TopLine at 763-391-9494, visit [www.TopLinecu.com/foundation](http://www.TopLinecu.com/foundation) or stop by any branch.**

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.

# Make yourself at home with TopLine's low mortgage rates!

Whether you're searching for the perfect first home or upgrading to fit your growing needs, TopLine is here to guide you through the process. We know that mortgage—like houses—are not a one-size-fits-all.

Saving for a down payment can be a challenge, TopLine is here to assist you through the buying process with a variety of loan options with as little as 0%\* down:

- Conventional loans
- FHA loans
- VA & Rural Development loans



**📌 Get prequalified 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) to apply and make yourself at home.

\*For those who 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 branch location. NMLS #654913.

# TopLine celebrates youth in April.



**GROW YOUR MONEY CONFIDENCE**

This April, TopLine is encouraging youth to develop healthy saving habits by making savings fun and exciting! This year's theme is **"Grow Your Money Confidence."** We're encouraging all members, including our youngest, to see the joy of setting aside money for everyday spending and helping others.

As your credit union, we want to help you teach your children to learn good financial habits. Together, we can help them achieve their goals of a bright financial future.

**Visit TopLine in April** to celebrate TopLine's Credit Union Youth Month. TopLine will match up to \$25\* when you open a new young savers account!

\*Maximum match is \$25, requires initial deposit of \$25 into a new Young Savers account only. The match will be reported as interest income on the account holders 1099-MISC. statement. Account must be open for at least 90 days. Closing an account prior to that will result in disqualification. One account per member. Individuals over 22 years of age are not eligible. This limited time offers is only available to individuals who do not already have a Young Savers account at TopLine Financial Credit Union. Certain restrictions apply. See TopLine representative for further details. Call 763-391-9494, visit [www.TopLinecu.com](http://www.TopLinecu.com) or stop by any branch location for details.

# TopLine is hosting a diaper and wipe drive.

During the month of April, TopLine is hosting a **diaper and wipe drive** to support organizations in our local community. All donations will benefit local non-profits Avenues for Youth, Hope 4 Youth and YMCA of the North Youth and Family Services.

## We're looking for the following items:

- Baby diapers (all sizes)
- Baby wipes
- Baby powder
- Diaper rash cream

### **i** It's easy to donate!

Visit [www.TopLinecu.com](http://www.TopLinecu.com) to check out TopLine's Amazon Wishlist or Target Registry or drop off your donations at any TopLine branch through April 30.

## Medicare Meet Up

TopLine has partnered with TruLync Medicare Advisors to help you understand your needs and explain Medicare options. Join the TruLync Medicare Advisors for a **free Medicare Meet Up**



to help answer questions and concerns like:

- Which Medicare Insurance plan meets my needs?
- What are the costs and benefits?
- Are my doctors and prescriptions covered?
- How do I enroll?

**i** Sign up to attend a Medicare Meet Up by visiting [www.TopLinecu.com/personal/insurance/medicare](http://www.TopLinecu.com/personal/insurance/medicare).

## Upcoming Free Seminars

### Improve Your Credit: Spend Less, Get More

Learn how to build a stronger credit score and enjoy the confidence of knowing how to do it.

- Tuesday, April 8 at 6:00PM — Virtual

### Long Term Care\*

Learn about long term care, the popular types, costs and ways to pay for care.

- Thursday, April 10 at 6:00PM — In person at the TopLine Learning Center: 9393 Jefferson Highway, Maple Grove

### Medicare Seminar

Get clear answers to your Medicare questions and concerns.

- Thursday, April 17 at 6:00PM — In person at the TopLine Learning Center: 9393 Jefferson Highway, Maple Grove

### Get a Financial Health Checkup

Become smarter than identity thieves and scammers.

- Tuesday, April 22 at 6:00PM — Virtual

### After the Funeral

Learn what needs to be done; when and by whom.

- Tuesday, April 29 at 6:00PM — In person at the TopLine Learning Center: 9393 Jefferson Highway, Maple Grove

**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).

\*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.

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:

- Leave the money in the plan
- Roll the assets to your current employer's retirement plan (if permitted)
- Take 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.



Shawn Gaustad Adam Kilibarda

**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.

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.**

## BRANCH LOCATIONS

**Bloomington\***  
900 American Blvd. W.

**Brooklyn Park\***  
9790 Schreiber Terr. N.

**Champlin\*\***  
11681 Theatre Dr. N.

**Circle Pines\*\***  
4 South Pine Dr.

**Como Park—St. Paul\***  
976 Lexington Pkwy. N.

**Coon Rapids\*\***  
3505 Northdale Blvd. N.W.

**Forest Lake\*\***  
1452 Lake St. S.

**Maple Grove\***  
Arbor Lakes  
11121 Fountains Dr.

**Plymouth\***  
Rockford Road Plaza  
4190 Vinewood Ln.

**St. Francis\*\***  
23280 St. Francis Blvd. N.W.

View full branch information, locations and hours at [www.TopLinecu.com](http://www.TopLinecu.com).

**\*Branch of TopLine Financial Credit Union.** Anoka Hennepin members have limited access; deposits and withdrawals only.

**\*\*Branch of Anoka Hennepin Credit Union,** a division of TopLine Financial Credit Union. TopLine members have limited access; deposits and withdrawals only.

## 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 Ketelson

## PRESIDENT & CEO

**Mick Olson**  
763-391-9494  
[president@TopLinecu.com](mailto:president@TopLinecu.com)

## TopLine Financial Credit Union

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[www.TopLinecu.com](http://www.TopLinecu.com)



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