



MORE
DETAILS

Welcome to the TopLine Family!

The merger of Anoka Hennepin Credit Union and TopLine
Financial Credit Union effective August 1, 2024.



TopLine[®]

Financial Credit Union

&



**ANOKA HENNEPIN
CREDIT UNION**

A division of TopLine Financial Credit Union

**Welcome
to the
TopLine
Family!**

The merger of Anoka Hennepin
Credit Union and TopLine
Financial Credit Union effective
August 1, 2024.

Together, we all do better.

Together, we all do better.



Jeff Claussen, President of Anoka Hennepin Credit Union, a Division of TopLine Financial Credit Union

Mick Olson, President and CEO of TopLine Financial Credit Union

“By combining our resources and financial strength, Anoka Hennepin members will come to experience more value, such as access to additional products and services, like mortgage and small business services, along with an expanded branch and ATM network.”

Jeff Claussen

“Our shared vision and passion of helping members financially succeed and supporting the betterment of communities will remain a core commitment, driven by our comparable values and purpose of supporting financial well-being for all.”

Mick Olson

Welcome to the TopLine Family!

TopLine was chartered in 1935 when seven employees of the Bell System pooled \$35 to create Minneapolis Telco Credit Union—and we’ve been growing ever since. In 2002 the credit union converted to a community charter to serve Hennepin County and changed its name to TopLine Federal Credit Union. In 2006, it expanded its charter to include the 7-county metro area, and in 2022 it expanded its charter to 11 counties, and became TopLine Financial Credit Union.

Our larger and growing combined credit union will be able to serve more members and expand our reach into additional new market areas serving more diverse, equitable, and inclusive communities. With combined operating efficiencies and economies of scale by spreading expenses over a more significant asset and member base, growth from this merger will enhance our ability to keep our dividend and loan rates competitive in the marketplace, offer other free and low-cost services to continue to support financial well-being, and allow continued investment in new products and services, branch locations, delivery channels, and other partnerships.

Our combined credit union has over \$1.1 billion in assets, serving nearly 70,000 members from 10 branch locations in 15 counties across the metro and northern suburbs by our 180 employees. Additionally, members will have expanded access to more ATM locations and in the coming months - Shared Branching Services.

Together, we can continue growing and helping members achieve their financial dreams.

Shared Vision.

Anoka Hennepin and TopLine share a common focus on member advocacy, financial education, and social responsibility. Our combined credit union will continue to offer the great products and the exceptional service that our members expect.

Our existing employees that you've come to know and trust will continue to be available in our branch locations, contact center and all other member-facing and back office teams.

We Are Here For You.

We will be here for you along every step of your financial journey. As credit unions, our shared philosophy is “people helping people” and we remain dedicated to building life-long relationships to help you reach and manage your personal financial goals.

Our Credit Union Name.

Our effective legal merger date is August 1, 2024, and this means we will now be officially one entity, however we will operate under two brands for one-year. Anoka Hennepin Credit Union will now operate as *Anoka Hennepin Credit Union, A Division of TopLine Financial Credit Union* through August 1, 2025 to assist with the proper transition of systems and culture. Thereafter, the credit union will be officially renamed to TopLine Financial Credit Union.

Your Accounts Will Remain Unchanged For Now.

It will be business as usual, there will be no changes at this time to the way you access your accounts, receive your statements, make payments and/or work with your current Anoka Hennepin team.

- Member/Account Numbers and PINS will remain the same.
- Online/Mobile Banking access will remain the same.
- Continue using your existing debit and credit cards.
- Statement Cycle will remain the same.
- Mortgage Statements/Payments will remain the same.
- Checks, you can continue to use your existing checks until you need to reorder.
- Routing Number 291073231 will remain the same.

We will notify you in advance of any changes.

Anoka Hennepin and TopLine teams are working together to identify the best technology platforms, online/mobile banking providers, and credit and debit card carriers. The credit unions will operate separately on their current core technology, online/mobile banking platforms, and with credit and debit card carriers through Summer of 2025. Thereafter, we will migrate all data to consolidate systems, and we have yet to determine if member/account numbers, online/mobile banking access, statement cycles, and payment options will be impacted or changed. Please watch for more details later this year.

Direct Deposits/Payroll Deduction/Automatic Payments.

Direct deposits, payroll deductions and automatic payments will clear your account as they do today. If any changes are necessary, we will notify you in advance of those changes to routing numbers, ACH, and direct deposits.

Branch Transactions.

Initially, Anoka Hennepin and TopLine members will continue conducting transactions separately at their current respective branch locations. In the coming months, Shared Branching Services will become available and members will then be able to use all Anoka Hennepin and TopLine branches to conduct basic teller transactions. Members will identify themselves as an Anoka Hennepin/TopLine member, provide your member account number and present a valid photo I.D. to cash checks, make withdrawals, transfer money and more. We will notify you when this service becomes available.

Please note: after the launch of Shared Branching Services, for more complex needs such as loans, new accounts, and account changes, both Anoka Hennepin and TopLine members should continue to visit their respective branches and/or utilize other existing electronic service capabilities, including mobile, online, and remote services as our systems will not be fully integrated until the summer of 2025.

Combined Share Insurance for Your Accounts

Your shares with Anoka Hennepin branches or facilities are combined with any shares you have now or in the future with TopLine branches or facilities and are federally insured up to at least \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF). Shares held at differently named branches or facilities are not separately insured. You can obtain information regarding NCUSIF insurance and a calculator to help determine your coverage in the combined credit union at <http://www.mycreditunion.gov/estimator>.

Board of Directors and Supervisory Committee.

The new board of directors will consist of 13 members. The number of directors of the combined credit union shall be reduced from 13 to 9 over three years starting with the annual meeting in 2025. The Board of the Continuing Credit Union will initially be composed of 9 members from TopLine's Board and four members from Anoka Hennepin's Board. The Supervisory Committee of the combined credit union will be composed of five members.

Confirm Your Contact Information is Correct.

Please confirm we have your most up-to-date address, phone number, and email on file by logging in to your Online Banking, using AHCUface2face or chat, contacting us at 763.422.0290, or visiting any Anoka Hennepin branch to ensure you receive our follow-up merger communications.

Membership Eligibility.

Based on our combined field of membership, persons who live, work, worship, attend school or volunteer in Anoka, Benton, Carver, Chisago, Dakota, Hennepin, Isanti, Kanabec, Mille Lacs, Pine, Ramsey, Scott, Sherburne, Washington and Wright counties in Minnesota and their immediate family members, as well as employees and retirees of Anoka Hennepin School District #11, Anoka Technical College, Federal Premium Ammunition, Hoffman Enclosures, Inc., GRACO, Inc., and their subsidiaries, are eligible to join the credit union. And remember, once a member, always a member!



&



Questions?

You can always learn more about the merger progress online at www.ahcu.coop/about/merger, or if you have any questions or concerns, you can reach us by using Chat Now, calling 763.422.0290 or by visiting any Anoka Hennepin branch.

For More Information and Future Updates.

Watch your email and mailbox for future communications related to changes from the merger. You can also find all the latest details and frequently asked questions (FAQs) on our website at www.ahcu.coop/about/merger.

THANK YOU FOR BEING A MEMBER-OWNER.

Together, we all do better.

www.ahcu.coop/about/merger | 763.422.0290 | Chat Now