

# MERGER

FRONTIER COMMUNITY CREDIT UNION  
+ FORBES FIELD CREDIT UNION

## A MESSAGE FROM OUR CEO

On Friday, Sept. 29, Forbes Field Credit Union (Forbes) will close end of day processing at 12 p.m. in preparation of the merger. Later that evening, Frontier Community Credit Union (Frontier) will begin the process of merging member accounts and loans into our system.

By Monday, Oct. 2 at 8 a.m., you will officially be a Frontier member! You will be able to access your accounts and more products and services.

We hope to make the transition to Frontier as seamless as possible, but please make note of the merger date and be prepared for a possible temporary disruption in service.

Thank you for your patience, and we look forward to serving you!

**MICHAEL AUGUSTINE**  
President/CEO

## FOR YOUR INFORMATION

### Disclosures

Enclosed is the fee schedule and our financial solutions flyer. To view the full membership agreement and disclosures, please visit:

<https://www.frontierccu.org/forbes-field-merger>.

### Dividends

All accrued dividends from Forbes will post on Sept. 30. Then will begin accruing again on Frontier's system on Oct. 1, and will pay upon maturity date for CDs and at the end of the calendar quarter for share accounts.

### Account Numbers

Your Frontier account number will be 6-digits: Starting with 91, then zeros to fill, and then your Forbes account number. For example, 12 would translate to 910012, 345 would translate to 910345, and 2567 would translate to 912567.

**Please watch for 3rd mailing with more details on this.**

### Electronic Transactions

After Oct. 2, you will be able to set up or change your electronic deposits and withdrawals by giving Frontier's Routing & Transit Number 301178165 and your account number. Meanwhile, we'll make sure to keep an eye on your deposits and withdrawals and get them posted accordingly!

### External Transfers

You will also want to reset any external transfers you have coming in from other financial institutions. Please contact them and provide the R&T and your new account number.

### Credit Reporting

Credit bureaus will be notified when Forbes loans transfer to Frontier, so your credit history will report properly.

### Online Banking & Bill Pay

After Oct. 2, you can register as a new user for online banking with Frontier. Your Forbes information will not come over, so be sure to take note of your new login. Don't forget to sign up for e-Statements & check out bill pay options!

### Statements

Frontier statements are produced quarterly for savings accounts that don't have any electronic transactions and monthly for accounts with electronic transactions (withdrawals or deposits). They are available through online banking if you choose e-Statements, otherwise they will be mailed to you. Credit card statements are produced monthly and are also available online banking if you choose e-Statements.

Frontier staff will have access to previous Forbes statements and will be able to help with any research if needed in the future.

### Share Minimum

Frontier's minimum balance for a primary savings account is \$25. Please work with our staff after Oct. 2 to increase that by \$5 if you've only maintained \$20 in the past with Forbes.



## EXPANDED PRODUCTS & SERVICES

While this newsletter covers many details of the merger, there will still be more to come! Please be sure to check the Merger page of our website, <https://www.frontierccu.org/forbes-field-merger>, for more specific information and instructions.

**We're confident you will benefit from this new partnership, and it will be our pleasure to serve you.**

### ACCESS

- **CO-OP Shared Branching**  
This provides an additional 5,600 credit union locations, **PLUS** an additional 30,000+ ATMs.  
Check here for more details:  
<https://www.coop.org/Shared-Branch-ATM>.
- **ATMs**  
Use the interactive map on our website in the Contact section to find Frontier owned ATMs. Don't forget you can get cash back at point-of-sale, too!
- **Online Banking & Mobile App**  
Access your account and handle transactions when it's convenient for you – including mobile deposits
- **Extra Rewards Points**  
Get more from life – like cash back, gift cards, and charitable donations – simply by using your debit and credit cards
- **Card Controls**  
Take full control of your cards with MyCardRules. This free mobile app allows you to turn your card on or off, create custom alerts, and adjust settings
- **Digital Wallet**  
Pay securely through Apple Pay, Google Pay, or Samsung Pay at checkout with your mobile wallet or wearable
- **Audio Banking**  
Check balances, transfer money, make loan payments, and more with convenient voice and touchtone commands
- **Financial Education**  
We can help adults, teens, and kids gain confidence about their finances with our online resources like Banzai. Free classes and resources on financial education are available on our website!
- **Financial Advisor**  
Call us or make an appointment to discuss your personal financial plan

### CALL CENTER

Our representatives can help with a multitude of requests and can direct your call to other departments or other branches!

**Call (913) 651-6575 or (800) 633-4559 with any questions!**

### ACCOUNTS

- **Checking Accounts**
  - Advantage Checking - Safer, smarter checking account with benefits like identity theft monitoring
  - eChecking - E-statements required
- **Savings Accounts**  
Christmas Clubs, Special Savings, IRAs, Youth, and Business
- **Certificates of Deposit**  
Regular & IRAs

### LOANS

- **Credit Cards**  
Security controls & Awards make our credit card a great addition to your wallet – digital or otherwise
- **Mortgages**  
Finance your first home, move on to your next home, or refinance your current loan – all with competitive rates, several financing options, and help from our mortgage resource center
- **New and Used Auto Loans**
- **Personal Loans**

### HOURS OF OPERATION

Go to our Contact page at [frontierccu.org](https://www.frontierccu.org) for specific hours and ATM locations!

### ADDITIONAL LOCATIONS

690 Eisenhower Rd.  
Leavenworth, KS 66048

1033 Green St.  
Atchison, KS 66002

506 S 4th St.  
Leavenworth, KS 66048

18751 Gardner Rd.  
Gardner, KS 66030

301 Kansas Ave.  
Fort Leavenworth, KS 66027

**Don't worry; your Forbes Field location will remain open!**  
Hours of operation will change to 8 a.m. – 4 p.m. Monday through Friday, and on drill Saturdays from 10am – 2pm.

You will continue to be part of a member-owned, not-for-profit financial cooperative with no outside stakeholders!

**Contact us after Oct. 2 if you'd like to add additional products or services!**