

MERGER

FRONTIER COMMUNITY CREDIT UNION
+ FORBES FIELD CREDIT UNION

THE MERGER IS ALMOST HERE!

On Friday, September 29, Forbes Field Credit Union will close at 12 P.M. to begin the merger and become part of Frontier Community Credit Union. We hope to make the transition as seamless as possible for you.

FYIs

New Account Number

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.

Payroll Deposits/Payment Withdrawals

After Oct. 2, please provide our routing number (301178165) and your new Frontier account number to your payroll office and payment processors to reset automatic deposits or withdrawals.

Loans

Your loans will start reporting to all 3 credit bureaus in November. Late fees will occur if payment is not made within 10 days of the due date. The late fee is 5% of your payment, up to no more than \$25.00 maximum. Forbes loans will retain their current rate and term through payoff.

Certificates of Deposit (CDs)

Frontier will maintain the rate and term of your Forbes CD through the maturity date. You will receive a renewal notice a few weeks before maturity so you have time to make a change if you'd like. Please go to our website for current rates and available terms.

Forbes Holiday Accounts

You will see it as a Christmas Club now and the interest rate will be 0.30%. Funds will automatically transfer to your primary savings account on Nov. 1 every year, so you can start shopping right away! The account will remain open to start saving again for next year.

Forbes Gold Share Accounts

If you have a Gold Share with Forbes, this account will convert to Frontier's Special Savings. Your interest rate will go from 0.15% to 0.25%. The higher interest will begin accruing on Oct. 2.

Statements

Statements are produced monthly for accounts with electronic transactions (withdrawals or deposits), or quarterly without. 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 via online banking.

Online Banking

On Oct. 2, you can enroll as a new user in Frontier's online banking system and enroll in e-statements. Go to our website, and click LOGIN in the upper left ONLINE BANKING area. Then Register a New Account to begin. Please call (913) 651-6575 if you need any help.

AVAILABLE PRODUCTS AND SERVICES

- Cash Services
- Business Accounts
- Bill Pay
- Card Awards
- Direct Deposit
- Online Banking
- e-Statements
- Card Controls
- ACH Withdrawals
- Mobile App
- Personal Loans
- Mortgage Services
- Checking Accounts
- Mobile Deposit
- Credit Cards
- Investment Services and more!

FREQUENTLY ASKED QUESTIONS

Q. What will be the name of the credit union when the merger is complete?

A. Frontier Community Credit Union.

Q. When will the merger be complete?

A. September 30, with account access available on October 2.

Q. What will happen to the current branch location on Forbes Field?

A. It will remain open! Hours of operation will change to 8 a.m. – 4 p.m. Monday - Friday. And on drill Saturdays from 10 a.m. – 2 p.m.

Q. What is a share?

A. It's your primary savings account that makes you a member of the credit union. Forbes minimum was \$20.00, but with Frontier it will be \$25.00. Not to worry, Forbes will deposit the difference to raise your account minimum to \$25.00 before the merger.

Q. Are my funds still insured?

A. Yes, your money is federally insured up to \$250,000 by the National Credit Union Administration.

Q. What fees are changing?

A. Visit our website at frontierccu.org and select Rates/Fees at the top right for more information.

Q. I am a member of both Forbes and Frontier. Can I combine my accounts, or do I have to keep them separate?

A. You can choose either option. If you wish to consolidate accounts, you may do so once our systems are fully migrated.

Q. Who can I contact if I have additional questions?

A. Please contact us by calling (913) 651-6575 or (800) 633-4559 to reach our Call Center. You may also email info@frontierccu.org or visit one of our branches. Go to our website frontierccu.org for locations and hours of operations.

AND THAT'S NOT ALL...PART OF THE CO-OP SHARE BRANCHING NETWORK!

That means you can go to other participating credit union locations and do financial business on your Frontier account! Go to the Contact Us page of our website and type in a zip code to find more locations. And YES, there are 4 branches in Topeka, and 29 additional ATMs!

HOURS OF OPERATION

Go to our Contact page at frontierccu.org for specific hours and ATM locations!

ADDITIONAL LOCATIONS

690 Eisenhower Rd.
Leavenworth, KS 66048

506 S 4th St.
Leavenworth, KS 66048

301 Kansas Ave.
Fort Leavenworth, KS 66027

1033 Green St.
Atchison, KS 66002

18751 Gardner Rd.
Gardner, KS 66030

Federally Insured by
NCUA
EQUAL HOUSING
LENDER

