

FOCUS



THE MERGER IS COMING SOON!

On Thursday, Sept. 30, Frontier Community Credit Union (FCCU) will begin the process of merging Muddy River Credit Unions' (MRCU) accounts and loans into our system. Current FCCU members' services will not be interrupted during this time. By Monday, Oct. 4 at 9 a.m, the MRCU members will now be able to access their FCCU accounts and more products and services.

NEW LOCATION COMING SOON!

1327 Highland Ave., Atchison, KS 66002
This location will include a drive-up ATM!

THE IMPORTANCE OF A "RAINY DAY FUND"

Like millions of people across the country during the COVID-19 pandemic, many of our members have faced economic challenges and hardships due to reduced or lost income.

Situations like this underscore the importance of having an emergency fund equivalent to 3 to 6 months of living expenses. That means necessities like mortgage/rent payments, car payments, utility bills, food, credit card payments, and other bills you usually pay every month. For example, if your monthly expenses add up to \$3,000, that means you'll want to keep between \$9,000 and \$18,000 in a savings account to cover them in case of an emergency — like a global pandemic.

Set it and forget it! Make it easy and set up an automatic payroll transfer to a savings account. Over time you will build your savings to be there when you need it.



Our Atchison Location Staff Members



CHECK OUT OUR LOW RATES!

All NEW credit card accounts opened now through 12/31/2021 will qualify for 1.99% APR* on all purchases for the first 18 months. Includes all transactions on new accounts to include cash advances and balance transfers. At Frontier Community Credit Union, we create financial services that are Inspired By You!

*APR = ANNUAL PERCENTAGE RATE. RATE BASED ON CREDITWORTHINESS AND TERM OF LOAN.


Frontier
Community Credit Union



COMMON COVID-19 SCAMS TO AVOID

Over the last few months, we've all had to make changes and adjust to the impact the coronavirus has had on our lives. Things like curbside service, food delivery, and working from home have become the new norm instead of the exception. Unfortunately, scammers looking for ways to make an easy buck have also changed their tactics.

Here are a few ideas from the Federal Trade Commission to help keep you and your money safe and secure:

Learn how to tell the difference between a real contact tracer and a scammer.

Legitimate tracers need health information, not money or personal financial information.

Be wary of ads for test kits. Many test kits being advertised have not been approved by the FDA, and aren't necessarily accurate. Almost all authorized home tests don't provide rapid results and require you to send a test sample to a lab for analysis.

Hang up on robocalls. Scammers are using illegal robocalls to pitch everything from low-priced health insurance to work-at-home schemes.

Watch for emails claiming to be from the CDC or WHO. Use sites like coronavirus.gov and usa.gov/coronavirus to get the latest information. And don't click on links from sources you don't know.

Sources: ftc.gov/coronavirus/scams-consumer-advice, <https://www.cuinsight.com/protect-your-credit-union-and-members-from-coronavirus-scammers.html>



CHECK OUT OUR SWEET BENEFITS!

- No monthly fee
- No minimum balance
- Free e-statements (\$2.00 per month for paper statements)
- **Advantage Checking:** Safer, smarter checking, with many benefits like identity theft protection
- **eChecking:** E-statements required

IT FEELS GOOD TO TRANSFER AND SAVE!

Take advantage of our Balance Transfer promotion now! Balance transfers from non-FCCU credit cards will be 0% for 12 months from the first qualifying transfer now through 12/31/2021. There are no fees for balance transfers. Current cardholders only.



With our Mobile App, we make it easy to access everything you need from a branch from the palm of your hand. Download it today to get secure access to view accounts, deposit checks, and much more. Embrace the freedom that banking on the go provides!

HOLIDAY CLOSINGS

Independence Day
Monday, July 5

Labor Day
Monday, September 6

Holiday closings can always be found at frontierccu.org.



Ditch the paper and go green with e-Statements! E-Statements save you time, are more secure than paper statements, and are great for the environment.

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Federally Insured by
NCUA NATIONAL CREDIT UNION ADMINISTRATION

Privacy Policy

Frontier Community Credit Union's privacy policy is available for review online at frontierccu.org. You may also request a hard copy by calling (913) 651-6575. These important guidelines determine how we handle your personal financial information and help ensure a high standard of confidentiality.