

FOCUS

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

OCT 20, 2022, IS INTERNATIONAL CREDIT UNION DAY!

ICU Day exists to raise awareness and celebrate what makes credit unions unique! We know that on your path to financial well-being, you may need help along the way. That's where we come in! Know that we are always on your side, helping to empower you and your financial future. Reach out to us today to discuss how we can come together to meet your financial goals.

EXTRA AWARDS!

Attention, Members: Get 5X bonus points on credit card purchases (signature debit not included) made Monday, November 21, 2022, through Saturday, January 21, 2023.*

*Cash advance and balance transfers are not eligible.

GET READY FOR YOUR NEXT SHOPPING SPREE!

With a Visa® Credit Card from Frontier, you'll be ready for your next shopping spree! Apply for yours today to enjoy benefits such as low rates and no annual fees. With us, you can build your credit responsibly and securely!

Members will receive a FIXED rate of 9.75%, 12.75% or 16.75% based on qualifying credit score.

Learn more today. Visit: frontierccu.org/credit-cards

QUARTERLY KIDS' CLUB WINNER

Each quarter, Frontier holds a drawing for our young members who have made at least a \$5 deposit to their Frontier Kids' Club Account. This quarter, we're celebrating with Beckett Sabalu-Hadl, who won \$50.

Beckett is 3 years old. He likes soccer, playing with his little brothers, and watching Toy Story.



ALWAYS BETTER ON THE GO!

Life is easier when you bank on the go. Download our mobile app today to view your account, deposit checks, transfer funds, and more with Frontier! Scan the QR codes below to download!



Download on the
App Store



GET IT ON
Google Play

MAKE THE UPGRADES YOU NEED!

With a home equity loan from Frontier, it's easy to make the home upgrades you need. Apply online today, and we'll help you use the equity in your home to fund your next project!

For more information, visit: frontierccu.org/real-estate



Frontier
Community Credit Union

BEWARE OF THESE COMMON SCAMS!

Work From Home Scams: Make big money working part-time at home. Sound appealing? That's why these scams are so popular. Jobs can be posted to social media sites, like Facebook or LinkedIn. The fraudsters may send you a check to buy materials, like a computer, then request you send the unused portion back to them in a gift card. The check will be fraudulent and there is no job. It's possible that you've also provided your DOB, SSN, or other personal identifiers.

Crypto Investment Scams: Guarantees and big promises. Celebrity endorsements, like Elon Musk, for example, are ways to get your attention and entice you into investing in cryptocurrency scams. Fraudsters will make fake investment sites that look real, but once "invested" you cannot find your money. Fraudsters may ask you to wire or send a gift card and then they invest the money in their names. Celebrities don't need you to invest in things with them!

Facebook Quizzes: What is your spirit animal, what Harry Potter character are you most like, what kind of dragon are you? Hours of harmless fun or scams? Scammers may hide malicious malware in what seems to be a friendly quiz. Some quizzes will fool you into revealing information about yourself or your household. Hackers will use the information to build fake profiles to steal your identity or hack into other accounts.

Tech Support Scams: Tech support scammers want you to believe you have a serious problem with your computer, like a virus. They're going to create a sense of urgency, causing you to act fast. They often ask you to pay by wiring money, putting money on a gift card, prepaid card or cash reload card, or using a money transfer app because they know those types of payments can be hard to reverse. These could be pop-up warnings on your computer or phone calls pretending to be from a well-known company.

Romance Scams: Romance scams occur when a criminal adopts a fake online identity to gain a victim's affection and trust. The scammer's intention is to establish a relationship as quickly as possible, endear himself to the victim, and gain trust. Eventually, they will ask for money. If someone you meet online needs your bank account information or your online banking credentials to deposit money, they are most likely using your account to carry out other theft and fraud schemes.

What can you do? Stop! Never give your personal information out until you have done your research. Use words like "review," "scam," or "complaint" in your search. You can research or report scams to the Federal Trade Commission at www.ftc.gov. Not all work from home, Crypto investments, or Facebook quizzes are scams. It is up to you to stay safe!

SKIP YOUR PAYMENT!

Qualified members may opt to skip one or more of their Frontier Community Credit Union loan payments. In addition to some extra room in your budget, you'll also help a worthy, local organization!

Simply fill out the Skip-a-Pay form available at frontierccu.org, and we'll skip your designated loan payment and donate a portion of your \$20 fee to United Way of Leavenworth County*. Submit a form at least five days before the payment date you wish to skip.

Even if you don't have a loan with us, you can still help United Way! We'll accept donations, and the entire amount will go to advancing education, health, and income in our community. United Way is a 501(c)(3) organization and can provide a tax statement to anyone who requests one.

*Skip-a-Pay is subject to approval and requires a \$20 fee per loan. Credit card accounts and real estate loans are ineligible. All accounts with the credit union must be in good standing. You must have made at least one monthly payment on the loan(s) indicated on the form to qualify. Skip-a-Pay requests will be accepted for loan payment dates beginning 10/1/22 and must be submitted no later than five days prior to the payment due date. Contact the credit union for complete details.



FOCUS ON WHAT MATTERS

Your choice of checking accounts means banking your way! Our checking accounts feature great benefits and perks. Become an even bigger part of our credit union family!

OPEN AN ACCOUNT TODAY: frontierccu.org/checking

GET THE CAR & LOAN YOU WANT!

With an auto loan from Frontier, you'll get a great rate and lower monthly payments than what a dealership can offer. Apply today and see how much you can afford!

HOLIDAY CLOSINGS

Columbus Day: October 10	Christmas: December 24 @ noon & December 26
Veterans Day: November 11	New Year's: January 2, 2023

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For information
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For security issues
fraud@frontierccu.org



Federally Insured by
NCUA FEDERAL INSURANCE COOPERATION
LEAVENWORTH

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.