

690 Eisenhower Road Leavenworth, KS 66048 (913) 651-6575 or (800) 633-4559

May 17, 2021

The Board of Directors of Muddy River Credit Union have voted to merge and become part of Frontier Community Credit Union. We are excited and look forward to showing you the additional benefits Frontier Community will be able to offer you:

- Four branches and 5,600+ CO-OP shared branches with one currently located at 513 Commercial St. in Atchison.
- · Access to nearly 30,000 surcharge-free CO-OP ATMs
- · Checking accounts
- · Cash services
- · Mobile banking with check deposit
- Mortgages
- · Student Loans
- · Youth Accounts

What will not change is your continued membership of a member-owned, not-for-profit financial cooperative with no outside stockholders.

We hope to make the transition into Frontier Community Credit Union as seamless as possible and will keep you informed throughout the process. We are confident that you will benefit from this new partnership. We look forward to serving you.

Sincerely,

Christina M. Dunn

Interim Manager Muddy River Credit Union

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Sincerely,

Michael J. Augustine

President/CEO

Frontier Community Credit Union

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