

FOCUS

A MESSAGE FROM THE CEO

On Thursday, Sept. 30, Muddy River Credit Union (MRCU) will close end of day processing at 4 P.M. in preparation of the merger. Later that evening, Frontier Community Credit Union (FCCU) will begin the process of merging member accounts and loans into our system.

By Monday, Oct. 4 at 9 A.M., you will officially be an FCCU member! You will be able to access your accounts and more products and services.

As of September 3, the MRCU office will close permanently, but you will still have a location in Atchison a few blocks away, at 513 Commercial Street. Hours are 9 A.M. - 5 P.M.

We hope to make the transition to FCCU 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!

FOR YOUR INFORMATION

- Enclosed is the fee schedule and our financial solutions form. To view the full membership agreement, please visit frontierccu.org.
- Dividends on your MRCU interest-earnings account will post for June 30 and Sept. 30.
- Your FCCU account number will not be the same as your MRCU account number. Our ACH department will do their best to help facilitate Bradken payroll to savings accounts and loans, but you will want to provide your new account number to your HR department. **Please watch for 3rd mailing with more details on this.**
 - After Sept. 30, you will be able to set up automatic deposits and withdrawals by giving FCCU's Routing and Transit Number 301178165, and your account number.
- Credit bureaus will be notified when MRCU loans transfer to FCCU, so your credit history will report properly.

frontierccu.org • (913) 651-6575
(800) 633-4559



Federally Insured by

NCUA



EXPANDED PRODUCTS & SERVICES

We are excited about the additional benefits your Frontier Community Credit Union membership will provide you!

— OUR — LOCATIONS

513 Commercial Street
Atchison, KS 66002

690 Eisenhower Road
Leavenworth, KS 66048

506 S 4th Street
Leavenworth, KS 66048

301 Kansas Avenue
Fort Leavenworth, KS 66027

COMING SOON!

1327 Highland Ave.
Atchison, KS 66002

This location will include a
drive-up ATM!

Lobby Hours of Operation 9 A.M. -
5 P.M. Go to our Contact page at
frontierccu.org for specific drive-up
hours and ATM locations.

WE HAVE A 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 today!

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**

CHECK OUT OUR WEBSITE TO SEE OUR GREAT RATES!

LOANS

- **Credit Cards:** Security controls 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**

ACCESS

- **Branches:** Visit any of our four locations for one-on-one, friendly service, as well as more than 5,900 CO-OP shared branches nationwide.
- **ATMs:** Withdraw cash, check your balance, or transfer funds at nearly 30,000 surcharge-free CO-OP ATMs nationwide.*
- **Online Banking & Mobile App:** Access your account and handle transactions when it's convenient for you – including check deposits.
- **Extra Rewards Points:** Get more from life – like cash back, gift cards, donations and travel – 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 at checkout, with just your mobile or wearable device. Our debit and credit cards are compatible with Apple Pay, Google Pay, and Samsung Pay.
- **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.

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

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, frontierccu.org, 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.