

FOCUS

Muddy River Credit
Union Merger

THE MERGER IS ALMOST HERE!

On Thursday, September 30 at 4 P.M., Muddy River Credit Union (MRCU) will become part of Frontier Community Credit Union (FCCU). We hope to make transitioning your accounts and loans into FCCU as seamless as possible.

FYIs

New Account Number and MICR

Enclosed with this newsletter is a letter containing your new account number and MICR number for savings. Please review these items and keep with your financial records.

Payroll Deposits/Payment Withdrawal

Please provide our routing number (301178165) and your new savings MICR to your payroll office or payment processors to set up automatic deposits or withdrawals.

Loans

Your loans will start reporting to the credit bureau on October 31. Please note you will incur a late fee if your payment is not made within 10 days. The late fee is 5% of your payment, up to no more than \$25.00 maximum. MRCU loans will retain their current rate and term through payoff.

Christmas Club Account

Your funds will automatically transfer to your primary savings account on November 1 every year. You can use them to start shopping right away! The Christmas Club account will remain open so you can start saving again for next year.

Super Savings Accounts

FCCU will continue to pay 0.35% APR through March 31, 2022. You will see it as a Special Savings on your statement. We will send letters to notify you of the maturity date and what other product rates are available at that time.

Statements

MRCU statements, including transactions made through September 30, will be generated. FCCU statements will begin generating for October, on a monthly basis, for any accounts with electronic activity such as ACH deposits or withdrawals.

Online Banking

On October 4, MRCU members can enroll as a new member for FCCU online banking and e-statement services at frontier-cu.org. Select Login on the Online Banking box at the top-left side of the page, choose Register, and follow the instructions. Please call (913) 651-6575 if you need any help.

New Products/Services Available

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


Frontier
Community Credit Union

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 4 at 9 A.M.

Q. What will happen to the current branch location?

A. 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.

Q. What is a share?

A. It's your primary savings account that makes you a member of the credit union. It was \$5.00 with MRCU, but will be \$25.00 with FCCU. We will work with you over time to get that minimum deposit raised up without penalty.

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 frontierccu.org, and select the Merger button at the top-right side of the page to view our fee schedule. You can also visit the Rates/Fees section of our website.

Q. Is the \$500.00 share hold still required to have a loan?

A. No! We will release the \$500.00 hold on your savings.

Q. I heard there will no longer be a Sick & Accident policy or Vacation skip for loans. Is this right?

A. That's correct. But please contact us if for any reason you need help with your loans and we will do our best to make arrangements with you. Don't hesitate to call! Our Account Resolutions department is ready to assist when life throws you those curveballs.

Q. I am a member of both MRCU and FCCU. 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 full migrated.

Q. How will you be involved in the Atchison community?

A. We're passionate about making an impact in the community through charitable organizations, scholarships and educational grants, military and veteran organizations and our staff volunteer program. Visit frontierccu.org/in-the-community to learn more.

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

A. Please contact FCCU 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...WE'RE PART OF A SHARED BRANCHING NETWORK!

That means you can go to other participating credit union locations and do financial business on your FCCU account! Go to the Contact Us page of our website and type in a zip code to find more locations. And YES, there are two in St. Joseph! United Consumers CU (724 N Belt Hwy) and Holy Rosary CU (401 Illinois Avenue).



Integrity. Dedicated Services. Financial Solutions.
Anytime. Anywhere.

frontierccu.org • (913) 651-6575

(800) 633-4559 toll free

For information: info@frontierccu.org

For security issues: fraud@frontierccu.org

