

Your Auto Loan Will Help Us Support Our Veterans



When you finance your vehicle with Frontier Community Credit Union, our flexible repayment terms and competitive rates will benefit your budget. Now, financing with us will also help end the epidemic of veteran suicide by raising awareness, providing a bridge of hope and building camaraderie between veterans and the community.



Through our new ongoing grant program, the credit union has pledged to donate up to \$5 of every auto loan to **Team Fidelis**. The money raised will support the organization's current programs, as well as certify at least two mental health professionals.

Whether you're financing a new vehicle or just wanting to lower the payment on your current loan, we hope you'll see us for your auto loan. Watch our website and social media for updates on our Team Fidelis initiative!

Don't Forget! Fall Shred & Recycling Event

**Saturday, Oct. 6
9 a.m. to 1 p.m.
Eisenhower Road Office**

Drop off your documents and electronics for free offsite shredding and recycling. You may also bring televisions and CRT monitors to be destroyed offsite, for a \$25 fee per item. See you there!



United Way Skip-A-Pay

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-Payment form (also 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.* Return the form to Frontier Community Credit Union 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 with a donation! Frontier Community Credit Union will accept donations on behalf of United Way, 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-Payment Form

Member Information

Member Name _____

Account Number _____

Daytime Phone Number _____

Address _____

City, State, ZIP _____

Loan Information

Loan Number(s) _____

Payment Amount(s) _____

Due Date(s) _____

My payment schedule is (check one):

Monthly Semi-Monthly/Bi-Weekly Weekly
Monthly schedules skip one payment, semi-monthly and bi-weekly schedules skip two consecutive payments, and weekly schedules skip four consecutive payments.

\$20 Skip-A-Payment donation (check one):

Is Enclosed Please Deduct

Signature _____

*Skip-A-Payment 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 this form to qualify. Skip-A-Payment requests will be accepted for loan payment dates beginning 10/1/18 and must be submitted no later than five days prior to the payment due date. The payment(s) you wish to skip must fall no later than 1/31/19. Contact the credit union for complete details.

Credit Insurance May Make Your Loan Payments When You Can't



Life can be wonderful. But, it can also get complicated when unexpected things happen. Protecting your loan payments against the unexpected, such as a disability or covered life event, could help you protect more than your finances. It could help lighten the burden for the people you care about. Insure your loan payments today, so you can worry a little less about tomorrow.

There's no way to predict an injury, illness or other unexpected life event. You can take steps to protect your family if the unforeseen happens. Credit disability and credit life insurance may help reduce or pay off your covered loan or make your monthly loan payment, up to the policy maximum, in the event of a covered life event, injury, illness or death.

You decide which payments you want to protect, and the monthly premium may be added to your loan. Coverage is designed to fit your lifestyle, it is totally voluntary, and it won't affect your loan approval. It's simple to apply. You can sign up for credit insurance at your loan closing, or anytime you'd like.

Contact Frontier Community Credit Union to find out more, or visit frontierccu.org.

Find Your Platinum Lining On International Credit Union Day

Thursday, Oct. 18

This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back and be thankful for the lives and communities that have been improved by the unique principles and actions of Frontier Community Credit Union.



Here's Our Platinum Lining

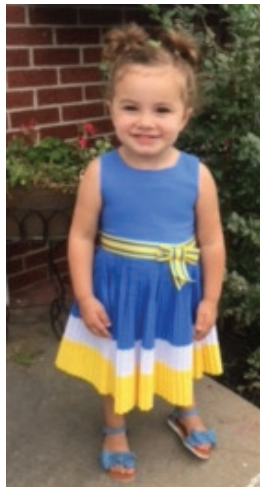
- You're a person, not an account number. Only credit unions can do this – thanks to our unique business model – where everything we make goes back to our owners. That's you.
- Access your money anywhere. We're small enough to know you and your neighbors, but big enough to bring the world to your fingertips. It's personal attention on a national scale.
- Our better rates and exceptional service. We give you greater control over your future: higher rates on your savings, lower rates on loans and honest, insightful advice.

Congratulations, Shelly!

Vice president of accounting Shelly Arnold is celebrating 40 years with Frontier Community Credit Union! She started as a teller in 1978 and has grown up right alongside the credit union. We're thankful for your dedication and loyalty, Shelly!



Frontier Kids Club Winner



Each quarter, Frontier Community Credit Union 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 Marley Jo Troyer, who is 2 years old. Marley Jo won \$50, and those funds went into her account to help her save!



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.

Holiday Closings

Our offices will close to observe the following holidays:

Columbus Day	Monday, Oct. 8
Veterans Day	Monday, Nov. 12 (observed)
Thanksgiving	Thursday, Nov. 22
Christmas Eve	Monday, Dec. 24 (close at noon)
Christmas Day	Tuesday, Dec. 25
New Year's Eve	Monday, Dec. 31 (close at 2 p.m.)
New Year's Day	Tuesday, Jan. 1

Remember, even when we are closed, you can still access your accounts with our mobile app, online banking and your debit card.



Federally insured by NCUA

frontierccu.org

(800) 633-4559 toll free

For information
info@frontierccu.org

For security issues
fraud@frontierccu.org



MAIN OFFICE

690 Eisenhower Road
Leavenworth, KS 66048
(913) 651-6575 phone
(913) 946-1406 fax

Lobby
Monday - Friday 9 a.m. to 5 p.m.
Drive Up
Monday - Friday 7:30 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.

DOWNTOWN OFFICE

506 South 4th Street
Leavenworth, KS 66048
(913) 651-6575 phone
(913) 651-7668 fax

Drive Up
Monday - Friday 7:30 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.

FT. LEAVENWORTH OFFICE

301 Kansas Avenue
Ft. Leavenworth, KS 66027
(913) 651-6575 phone
(913) 680-0809 fax

Lobby
Monday - Friday 9 a.m. to 5 p.m.
Drive Up
Monday - Friday 9 a.m. to 5 p.m.