



## Feel Like You're Getting Away With Something

**Make No Vehicle Loan Payments For 90 Days<sup>1</sup>**

When an opportunity like this presents itself, you have no choice but to pounce on it!

**Make no payments for 90 days  
when you finance your vehicle with us or  
transfer your loan from another lender.<sup>1</sup>**

Don't feel guilty about these everyday vehicle loan benefits:

- Pay fixed rates as low as 2.54% APR.<sup>2</sup>
- Finance up to 120% of your vehicle's value.
- Take up to 84 months to repay your loan.
- Enjoy low-cost payment protection with guaranteed asset protection or extended warranty.

You'll feel like the cat that ate the canary – visit us online or at one of our branches today to learn more or apply!



<sup>1</sup>Interest will continue to accrue during deferral period. Eligibility, rate and term based on creditworthiness, purchase price/value and other factors. <sup>2</sup>APR=Annual Percentage Rate. Rates and terms are subject to change and based on member creditworthiness and other factors. Contact FCCU for complete details on all offers.

## For A Future Full Of Awesome

# LEARN... THE SCIENCE OF SAVING

Everyone dreams about their future, but how do you help your children achieve their dreams? One way is to help them learn how to save their money. Science has proven that if you start with small goals, saving money can become a regular habit.

**Open a new youth account or make a deposit  
into an existing account, and  
your child or teen will receive a PopSocket  
for their phone or tablet!\***

Inspire your kids and teens to begin saving the money they earn, so they can attain their dreams of a happy future. Together we can help them blast off toward a bright and wondrous future.

\*Offer valid 4/2/18 – 4/30/18 to those who open a new FCCU youth account or make a deposit of at least \$5 into an existing youth account. Contact FCCU for complete details.

Learn more about  
the science of saving  
by watching our  
Youth Month video at  
[frontierccu.org!](http://frontierccu.org)

## You're Invited!

# Spring Shred & Recycling Event

**Saturday, May 5  
9 a.m. to 1 p.m.  
Eisenhower Road Office**

Now's your chance to unload some clutter and get to know your credit union staff! Stop by our main office for:

- **Free** hot dogs and refreshments.
- **Free** paper shredding (destroyed onsite).
- **Free** electronics recycling (destroyed onsite). *Please note:* For \$25 per item, attendees may also drop off televisions and CRT monitors to be destroyed offsite.
- Information on Advantage Checking, which includes identity theft monitoring and resolution.

This event is open to the community as well, so we hope to see you, your friends, family, neighbors and coworkers there!

**You never know when we might pop up  
with free food and refreshments  
for our members!  
Watch our social media to  
get the inside scoop.**



Kevin M. Joyce, Mortgage Loan Originator  
(913) 946-1424 • kjoyce@frontierccu.org  
NMLS# 1624654

## Talk To Kevin About Your Home Loan

If you're thinking about buying a new home or refinancing your current mortgage, come talk to Kevin Joyce, our mortgage loan originator at Frontier Community Credit Union. He can help answer any questions and will be your main point of contact through the financing process. Kevin lives in Lansing with his wife, and they enjoy sports and outdoor activities, especially hunting, fishing and gardening.



**Don't forget – we donate \$100 of every home loan we make to the Leavenworth Interfaith Community of Hope!**

## Coming Soon: cuPay

Frontier Community Credit Union will soon offer a convenient online service that allows our members to transfer money to their accounts and loans at the credit union from other financial institutions.

For \$10 per transaction, you'll be able to use your debit card or set up an ACH from another financial institution to:

- Pay your Frontier Community Credit Union loan.
- Deposit money into your Frontier Community Credit Union savings, checking and youth accounts, as well as your CD, IRA and ESA.

Remember, you can always pay your Frontier Community Credit Union loans **at no charge** through online banking or our audio teller. Additionally, you can pay other lenders and bills for free through online bill pay. Watch our website for details on when cuPay will be available.



LOVE MY CREDIT UNION REWARDS

Members have saved nearly \$2 billion with Love My Credit Union® Rewards!



Sprint works for me



turbotax



AUTHORIZED DEALER



to shop

Get more from your credit union membership at [lovemycreditunion.org](http://lovemycreditunion.org).

### Holiday Closings

Our offices will close to observe the following holidays:

**Memorial Day**  
Monday, May 28

**Independence Day**  
Wednesday, July 4

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

## In The Community

### Staff Volunteer For Women's Community Y Event

Members of the credit union's staff volunteered at the Women's Community Y's annual chocolate tasting experience and fundraiser in February. The money raised at this event funds the organization's early learning programs.

From left to right: Jacquie Babcock, Terrie Mathis, Michelle Owens, Kayla Higgins, Tina Wardlow, Sandy Stout and Deborah Armstrong



### United Way Skip-A-Pay Program Yields \$10,000 Donation



Each year, members who have borrowed money from the credit union can skip their October, November, December or January loan payments for a fee, a portion of which is donated to the United Way of Leavenworth County. Frontier Community Credit Union is not the only financial institution in the area to offer a skip-a-payment program, but we are the only one to give part of the fee income back to the community.

From left to right: Larry Martin, UWLC Chairman; Tina Wardlow, FCCU Lending Supervisor and UWLC Board Member; Blake Waters, UWLC Past Chairman; Wendell Maddox, UWLC Executive Director; Kevin McCarley, UWLC Board Member; and Mary Mack, UWLC Board Member



### Staff Attend CUNA Conference

Members of Frontier Community Credit Union's leadership attended the Credit Union National Association's Governmental Affairs Conference in February. This gave the credit union a chance to meet with political leaders and industry peers to discuss issues facing credit unions and our community.

From left to right: President/CEO Mike Augustine, Kimberly Augustine, Executive Vice President/CLO Darrin DePriest, Board Chairman Don Homan, Supervisory Committee Chairwoman Lois Steineker, Molly Homan, Vice President of Member Experience Letha Higgins, Vice President of Information Systems Chad Kennedy and Board Director Jeff Porter



[frontierccu.org](http://frontierccu.org)

(800) 633-4559 toll free

For information  
[info@frontierccu.org](mailto:info@frontierccu.org)

For security issues  
[fraud@frontierccu.org](mailto: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.



Federally insured by the NCUA.