

Homeowners Have Access to Something Renters Don't – Equity!

One of the many benefits of home ownership is equity, which is the value of your home minus any mortgage debt. For example: if your home is worth \$100,000 with a mortgage balance of \$25,000, you have \$75,000 of equity built into your home.

Owners can use a **home equity line of credit** to pay down debt, make home improvements and more – these loans are perfect for most any large purchase! Plus, you'll enjoy:

- Drawing on your home's equity as you need it.
- Variable rates, no points and low closing costs.
- Potential tax advantages.

If you own your home, you could be living in untapped cash! Contact us today to learn more or apply.

Frontier Community Credit Union NMLS #832436



HOME for the Homeless

Don't forget – your home equity line of credit makes a difference at Frontier Community Credit Union! We donate \$100 of every real estate loan to the Leavenworth Interfaith Community of Hope, an organization dedicated to accommodating our area's homeless population.

Important Conversion Notice

**Services May be Affected May 24 – June 3
Due to a Core System Conversion**

Frontier Community Credit Union will upgrade our data processing system in late May/early June.

From 6 p.m. on Friday, May 31 through 9 a.m. on Monday, June 3:

The following services will be unavailable:

- **Lobbies and drive-thrus**
- **CO-OP Shared Branching:** This includes other participating credit unions.
- **Telephone banking**
- **Mobile app**
- **Online banking**
- **Bill pay:** The last day to schedule a payment is **Thursday, May 23**, with service to resume on June 3.

The following services should not be affected, but please prepare to have cash on hand if needed:

- **ATMs**
- **Debit cards and credit cards**

For up-to-date information on the conversion, please visit our website and click 'Conversion' in the top menu bar. We appreciate your patience as we work to serve you better!



Spark Joy at Our Spring Shred & Recycling Event

**Saturday, April 20
9 a.m. to 1 p.m.
Eisenhower Road Office**



Declutter your life, and bring the fruits of your tidying-up adventures to Frontier Community Credit Union! Stop by our main office for:

- Free hot dogs and refreshments.
- Free paper shredding (destroyed off-site).
- Free electronics recycling (destroyed off-site).

Please note: For \$25 per item, attendees may also drop off televisions and CRT monitors to be destroyed offsite.

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

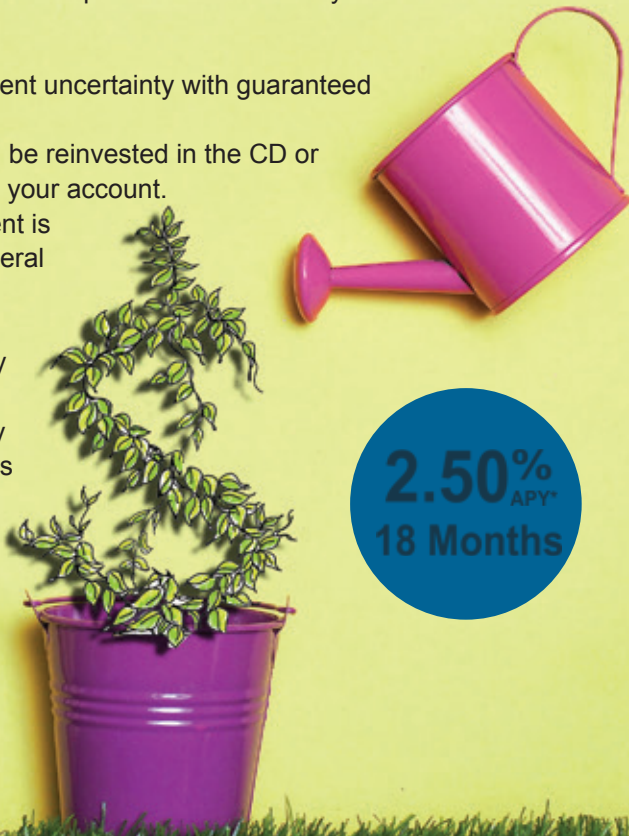
Warmer weather has returned, and so have Pop-Up Fridays! Watch our Facebook page for the dates we'll treat our members to free food and refreshments.

Spring into Saving Our CD Rates Are Blooming!

After a long, cold winter of frozen rates, Frontier Community Credit Union's certificates of deposit are sure to thaw your dormant savings growth.

- Avoid investment uncertainty with guaranteed returns.
- Dividends can be reinvested in the CD or deposited into your account.
- Your investment is backed by federal insurance.

We make it easy to grow your savings! Stop by any of our offices to open your CD today.



2.50%^{APY}
18 Months

*APY=Annual Percentage Yield. Rates and terms are subject to change without notice. Offer starts 1/14/19 and is valid for a limited time only. Penalties apply for early withdrawals. One CD per member. Minimum \$500 deposit required, in new funds only, not currently on deposit at the credit union. The CD will renew at an 18-month term. IRAs not eligible for this offer. Membership eligibility required. Contact FCCU for complete details.

Intro-Rate Credit Card Balance Transfer Offer

Receive 1.99% APR For 12 Months*

Move your high-rate balances to our Visa® Platinum credit card.

You'll also enjoy these everyday benefits:

- No annual or balance transfer fees
- Standard rates as low as 9.75% APR*
- Mobile and online account access

Visit frontierccu.org for a balance transfer form or application today!

*APR=Annual Percentage Rate. Rates and terms are subject to change and credit qualifications, as well as other factors. Credit card balance transfers completed 1/1/19-12/31/19 will receive a 1.99% APR for 12 months. After 12 months, remaining balances will migrate to the standard APR applicable on your account. Contact FCCU for complete details.



In the Community

Leavenworth Assistance Center

Frontier Community Credit Union is collecting cash or check donations to benefit the Leavenworth Assistance Center. Please stop by any of our offices to support this worthy, local organization today!

Team Fidelis

In December, Frontier Community Credit Union donated \$11,435 to volunteer group Team Fidelis to kick off our Team Fidelis Grant for the 2018-2019 year. Team Fidelis' mission is to end the epidemic of veteran suicide by raising awareness, providing a bridge of hope and building camaraderie between veterans and their community. Its programs include mental health first aid training, help for homeless veterans and providing veterans and their families ways to take a break from their worries.

We have pledged to donate up to \$5 of every auto loan to Team Fidelis. December's credit union donation included a \$1,500 grant from the Armed Forces Financial Network and a \$2,000 grant from the Heartland Credit Union Charitable Foundation. Grant funds will support the organization's current programs, as well as certify at least two mental health professionals.



Team Fidelis Founder/Executive Director Daniel Brazzell (right) accepts an \$11,435 donation from FCCU President/CEO Mike Augustine (left).

Office Closings

Our offices will close to observe the following events:

Memorial Day	Monday, May 27
Conversion	Saturday, June 1
Independence Day	Thursday, July 4



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.