

New Year, New CD Special

Saving money is always at the top of any good resolution list, right? With a certificate of deposit from us, you'll accomplish that goal in no time!

- 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.

Start 2019 off with more money! Stop by any of our offices to open your CD today.

*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.

18 Months
2.50%
APY*

TIRED OF PLAYING THE GAME OF LOANS?

Finding the best loan may seem like a struggle of epic proportions; but thankfully, you belong to House Frontier Community Credit Union. With our low-rate loan options, you'll break the wheel of overwhelming debt.

Whichever option you choose, you'll enjoy competitive rates, flexible repayment terms and some breathing room for your budget.

- **Vehicle** – From preapproval to closing, we're your auto-buying resource – including shopping!
- **Real Estate** – Turn to us when purchasing, refinancing or making your house a dream home.
- **Personal** – Pay your tax obligation, set up your man cave or she shed, or take a family vacation. Our loan staff can tailor a loan to fit your needs.
- **Credit Card** – Receive 1.99% APR for 12 months when you transfer your high-rate balances to our Visa® Platinum Rewards credit card!*

Conquer the game of loans with us by your side. Visit our website, or stop by any of our offices to apply.

*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.



**We will upgrade our data processing system on June 1.
Please watch your mailbox, inbox, our website and social media for details.**

Your Student Could Win \$1,000 For College

Through Our McCoy-Porter Scholarship Program

Deadline: Wednesday, Feb. 27

Frontier Community Credit Union is currently accepting applications for our 2019 McCoy-Porter Scholarships. We'll award two \$1,000 scholarships to members who are high school seniors planning to enroll as full-time students in 2019. Applications are available at any of the credit union offices and online at frontierccu.org.

Interested members should mail completed applications to the following address:

Frontier Community Credit Union
Attn.: Scholarship Committee
690 Eisenhower Rd.
Leavenworth, KS 66048

We must receive applications **no later than Feb. 27** to be eligible for consideration. The credit union will recognize the winners at our annual meeting.

You're Invited to Our Annual Meeting

Tuesday, March 26

6 p.m.

June's Northland

614 Pottawatomie St.

Leavenworth, KS 66048

**new
location**

We'll look back at our accomplishments in 2018 and share our plans for the year to come. We hope you'll mark your calendars and make plans to help us celebrate the credit union difference!

Holiday Closings

Our offices will close to observe the following holidays:

Martin Luther King Jr. Day	Monday, Jan. 21
Presidents Day	Monday, Feb. 18

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



Start the Conversation About Financial Aid Award Letters

After your student receives school acceptance letters, financial aid award letters (also known as award letters or aid packages) aren't far behind. These letters, which are sent from every school to which an undergraduate or graduate student has been accepted, reveal the amount of financial aid that's being offered. They hold the key to figuring out how much you'll need to attend each school.

Sallie Mae® has some tips on how to make financial aid award letters easier to understand – and compare.

- Know the terminology:
 - o **Cost of attendance** (COA) is an estimate of what one year at the school will cost.¹
 - o The **Expected Family Contribution** (EFC) is a number from a federal formula that schools use to determine how much financial aid you're eligible to receive.¹
- Understand the difference between “**free**” money (scholarships, grants and fellowships) vs. **earned money** (work-study) vs. **borrowed money** (federal student loans).
- To compare several financial aid letters, you can create a spreadsheet with columns for each type of financial aid and a row for each school. Add up the aid from each school and subtract that figure from the COA.
- Numbers might not tell the whole story: a smaller award with more **scholarships and grants** may be better than a larger one consisting mainly of loans.
- When you're making the **final school decision**, remember to consider other factors, like culture, location and academic quality.

Visit the student loan section of frontierccu.org to learn the features and benefits of the Smart Option Student Loan®!

¹COA and EFC information was gathered on 2/2/18 from studentaid.ed.gov/sa/fafsa/next-steps/how-calculated#cost-of-attendance and studentaid.ed.gov/sa/fafsa/next-steps/how-calculated#whats-the-expected-family-contribution.



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.