



## We're Issuing New Cards

Frontier Community Credit Union will launch a debit card and credit card conversion in January. Please be sure to mark your calendar:

- In **early January**, we issued new cards with new numbers and expiration dates to our debit and credit cardholders. Spousal credit card accounts also received two cards with two different numbers.
- Starting **the week of Jan. 13**, cash advance services for credit cards will be unavailable.
- **From 6 p.m. on Friday, Jan. 17 through Tuesday, Jan. 21**, we will convert all Frontier Community Credit Union debit and credit cardholders over to our new card system. Although service should not be interrupted, please be prepared for intermittent downtime. Please have cash on hand ahead of time, if needed.

For complete details on the card conversion, including the actions you need to take to ensure a smooth transition, please visit our website and click 'Card Conversion' in the top menu bar. We appreciate your patience as we work to serve you better! If you have questions or concerns, please call the credit union at (913) 651-6575 or toll-free (800) 633-4559.



## We're Awarding Two \$1,000 McCoy-Porter Scholarships

**The Deadline Is Thursday, Feb. 27**

Frontier Community Credit Union is currently accepting applications for our 2020 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 2020. Applications are available at any of the credit union offices and online at [frontierccu.org](http://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.



### Holiday Closings

Our offices will close to observe the following holidays:

Martin Luther King Jr. Day	Monday, Jan. 20
Presidents Day	Monday, Feb. 17

Holiday closings can always be found at [frontierccu.org](http://frontierccu.org) in the News section at the bottom of the page. Remember, even when we are closed, you can still access your accounts with our mobile app, online banking and your debit card.

## Celebrate the Frontier Community Difference

**At Our Annual Meeting**

**Tuesday, March 24  
6 p.m.**

**June's Northland  
614 Pottawatomie St., Leavenworth**

We'll look back at our accomplishments in 2019, share our plans for the year to come and present awards to our scholarship winners. We hope you'll mark your calendars and make plans to help us celebrate the credit union difference!

## We're Merging in River Cities Community Credit Union

On Sept. 16, 2019, the membership of River Cities Community Credit Union voted to become part of Frontier Community Credit Union. While the merger won't become effective until July 31, we're happy to announce that it will bring us an additional location in Atchison!

Watch our website and social media for updates on this exciting news!

# In the Community

## Leavenworth Assistance Center



FCCU staff members Will and Stacey show off the credit union's donations for the Leavenworth Assistance Center.

We held a collection drive at our offices for the Leavenworth Assistance Center to distribute to local families in need. We appreciate everyone's contributions!

## Team Fidelis



Team Fidelis Founder/Executive Director Daniel Brazzell (middle) accepts a \$6,001 donation from FCCU President/CEO Mike Augustine (left) and FCCU Executive Vice President Darrin DePriest (right).

In November, Frontier Community Credit Union donated \$6,001 to volunteer group Team Fidelis to cap off our Team Fidelis Grant donations 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. To date, we've donated \$17,436! Grant funds support the organization's current programs, as well as certify at least two mental health professionals.

Pursuant to Kansas statute, Frontier Community Credit Union's board of directors has adopted a policy for the withdrawal and expulsion of members. The full policy details are enclosed with your year-end statement.

# 10 Things You Can Do to Avoid Fraud

Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information. Here are some practical tips to help you stay a step ahead.

- 1. Spot imposters.** Scammers often pretend to be someone you trust, like a government official, a family member, a charity or a company you do business with. Don't send money or give out personal information in response to an unexpected request – whether it comes as a text, a phone call or an email.
- 2. Do online searches.** Type a company or product name into your favorite search engine with words like “review,” “complaint” or “scam.” Or search for a phrase that describes your situation, like “IRS call.” You can even search for phone numbers to see if other people have reported them as scams.
- 3. Don't believe your caller ID.** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.
- 4. Don't pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance or a job. They might even say you've won a prize, but first you must pay taxes or fees. If you do, they will probably take the money and disappear.
- 5. Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards (like MoneyPak or Reloadit) and gift cards (like iTunes or Google Play). Government offices and honest companies won't require you to use these payment methods.
- 6. Talk to someone.** Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert – or just tell a friend.
- 7. Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.
- 8. Be skeptical about free trial offers.** Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.
- 9. Don't deposit a check and wire money back.** By law, financial institutions must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you're responsible for repaying the credit union or bank.
- 10. Sign up for free scam alerts from the FTC at [ftc.gov/scams](http://ftc.gov/scams).** Get the latest tips and advice about scams sent right to your inbox.

If you spot a scam, report it at [ftc.gov/complaint](http://ftc.gov/complaint). Your reports help the FTC and other law enforcement investigate scams and bring crooks to justice.

Source: Federal Trade Commission



Integrity. Dedicated Service. Financial Solutions.  
Anytime, Anywhere.

[frontierccu.org](http://frontierccu.org) • (913) 651-6575

(800) 633-4559 toll free

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

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



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