

FOCUS



RETIREMENT RESOLUTION FOR THE NEW YEAR?

- Contribute to an IRA or a Roth IRA
- Transfer your IRA to help you earn even more
- Roll over your old 401(k)
- ...and much more!

Connect with your dedicated CFS* Financial Advisor, Jason Berve, today! [Learn more: frontierccu.org/investments](https://frontierccu.org/investments)

*Investments available through CUSO Financial Services, L.P.

5X BONUS POINTS!

Attention, Members: Get 5X bonus points on credit card purchases (signature debit not included) made Monday, November 21, 2022, through Saturday, January 21, 2023.*

*Cash advance and balance transfers are not eligible.

3 WAYS TO GET OUT OF DEBT

Debt doesn't have to control your life. While it can be stressful to manage, it's not impossible to get control of. We've got three tips to help you find the light at the end of the tunnel.

Consolidate. With a personal loan, you can pay off debt from multiple sources. Then, you pay off the loan with one monthly payment at one interest rate. This makes it easier for you to pay it off since the rate will likely be lower, and you don't have to keep up with multiple bills.

Transfer balances. Too much credit card debt with high interest? Apply for a low-interest credit card and transfer the balance over to that one. Now you'll be able to pay off your debt at a better rate, which saves you money.

Consult a counselor. If you feel like you have no idea where to start, consult a debt counselor and build a path toward financial wellness. They can help you make a plan that works for you and your goals.

QUARTERLY KIDS' CLUB WINNER

Each quarter, Frontier 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 this sharp dresser, Everette Jaremko, who won \$50.



IT'S NEVER TOO EARLY TO SAVE!

Open an IRA today and create a better life for tomorrow. Start saving now with our Traditional, Roth, or Coverdell option!

[Learn more: frontierccu.org/savings](https://frontierccu.org/savings)

DRIVE INTO SAVINGS!

Drive into savings with a low-interest Auto Loan from Frontier! With monthly payments you can afford, your dream car is just an application away!

SAVE ALL YEAR LONG!

With our Christmas Club Account, you can save all year long for holiday gift-giving! It's easy with automatic deposits.

- No monthly fee
- No minimum balance
- \$50.00 minimum balance to earn interest

OPEN AN ACCOUNT TODAY: frontierccu.org/savings

IN OUR COMMUNITY

We love giving back to our community. Below are a few ways we contributed to our community this past quarter:



Sandra and Jessica dedicated their time to The Salvation Army's Red Kettle Campaign.



Mike Augustine, President, Frontier Community Credit Union, presents the annual Skip-A-Pay donation of \$7,350.00 to United Way of Leavenworth County.



We partnered with the NE KS/ NW MO Girl Scouts to hold a financial literacy event so Brownies (2nd-3rd graders) could earn a budget badge. They learned about spending money wisely, wants & needs, and how to save. And they played Frontier Jeopardy and shopped for prizes at the end.

HOW TO PREVENT CREDIT CARD FRAUD

Not too long ago, it was the season for swiping. And now, your financial statements are rolling in. Be sure to review them carefully to identify any unrecognizable transactions, mystery fees, or other charges that seem off.

Credit card fraud is one of the top crimes to plague consumers, especially around the holidays. The technology to get your information is so sophisticated that fraudsters can capture and compromise your information so easily!

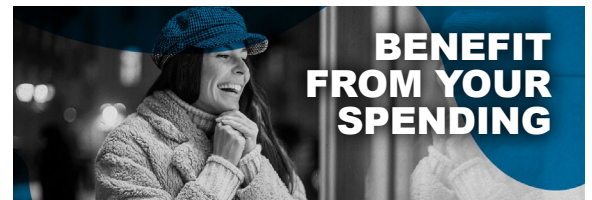
Is it possible to protect your credit card information when fraudsters seem to have the upper hand? Yes. Some of the ways include:

- Don't allow websites to "remember" your card information
- Set up online/mobile banking to review transactions often
- Use card controls to block your card for unknown transactions or for lost or stolen cards
- Notify us immediately if you think you've been a target

THROWING A SUPER BOWL PARTY ON A BUDGET

Who doesn't love a good Super Bowl party? Food, drinks, and football - there is something for everyone. Planning can quickly get out of hand, along with your budget. Here are three tips to save money while not sacrificing on celebrating the big.

1. Plan ahead to avoid any last minute urgent trips to the store.
2. Throw a potluck style party where everyone will bring their own dish.
3. DIY it and avoid buying premade food items. Preparing the food yourself will always save you money.



Every day is a great day with credit card rewards! Because we're *Inspired By You*, our fixed-rate credit cards are built to fit your lifestyle with great fixed rates and extra awards points on purchases too!

IN LOVING MEMORY

On November 15, 2022, we dedicated a tree in memory of our board chair, who passed unexpectedly in May 2022. Carol Perry was beloved by her family and her community. Her fun-loving spirit will be remembered every spring when this crabapple blooms.



HOLIDAY CLOSINGS

Martin Luther King Jr. Day:

Monday, January 16

Presidents Day:

Monday, February 20

CONSOLIDATE YOUR DEBT!

Consolidate your debt with a personal loan from Frontier. A personal loan can help you better manage your finances. Apply now and take control of your financial future!



frontierccu.org
(800) 633-4559 toll free

For information
info@frontierccu.org

For security issues
fraud@frontierccu.org



Federally Insured by
NCUA FEDERAL CREDIT UNION INSURANCE
LEADER

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.

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