

FOCUS



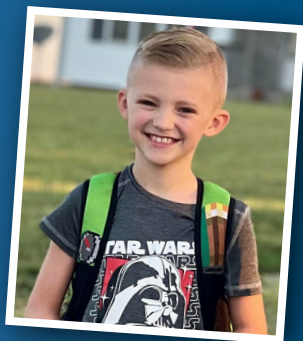
TRAILS ARE MEANT TO BE MADE, NOT FOLLOWED.

From quiet time during your fishing trip to racing through the woods on your new ATV, our recreational loans can make it all happen. We have excellent interest rates and flexible terms. So get out there and explore the terrain around you with the vehicle you want!

LEARN MORE: frontierccu.org/vehicle

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 Clayton Nordquist, who won \$50.



SAVE FOR A RAINY DAY.

Save for your next vacation or holiday season. No matter your reason to save, opening a special savings account is a great way to keep funds separate from your main account.

FIXED VS. ADJUSTABLE-RATE MORTGAGES

You want to buy a house, and it could be your first time entering the homebuying process. There are many different types of mortgages, and things can get confusing. Luckily, we are here to clear up two of the most common types of mortgages for you!

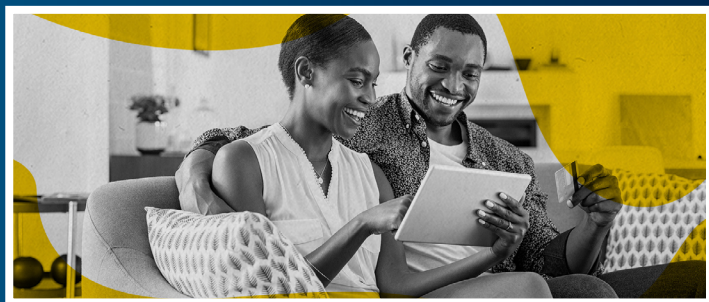
FIXED-RATE MORTGAGES

A Fixed-Rate Mortgage refers to the interest rate tied to the mortgage. In this type of mortgage, the rate will stay the same throughout the term you agree to. This is a good option for someone who wants a predictable, set monthly payment for the duration of the loan.

ADJUSTABLE-RATE MORTGAGES

An Adjustable-Rate Mortgage has a rate that is subject to change throughout the duration of the loan based on market conditions. This is a good option for someone who isn't planning to stay long-term because there are lower payments in the short term.

Go to frontierccu.mymortgage-online.com to learn about the home buying process!



At Frontier Community CU, we're *Inspired By You!* Choose our Visa® Credit Card and enjoy a competitive rate, security controls, and more. It's the best credit card to help you successfully manage your credit use!

APPLY TODAY: frontierccu.org/credit-cards



3 AFFORDABLE ACTIVITIES TO DO WITH YOUR KIDS THIS SUMMER

The weather is warming up, and the school semester is winding down! Soon the kids will be home and ready for some summer fun! You're looking for fun summer activities that won't cost a fortune. We want to help make this the best summer yet, so here are some fun, affordable ideas to ensure your kids have a blast!

Backyard Summer Camp - Summer camp doesn't have to cost an arm and a leg. You can build obstacle courses out of cardboard boxes, laundry baskets, or anything else you want. Make some friendship bracelets out of yarn, dance to your favorite campfire songs, and end the night with a homemade blanket tent under the stars. It's the perfect summer camp experience without the price tag.

Homemade Water Park - There's nothing like a trip to the water park on a hot summer day. This year, you can soak up the fun at home! With just a large tarp, a sprinkler, and some dish soap, you can roll out a perfect slip-n-slide. Set the tarp on an incline, lay out the sprinkler so that the water reaches the majority of the tarp, then pour on a few drops of dish soap until your creation is ready for slippery-slidey fun. Add a tub of water balloons and a few water blasters, and you're ready to party!

At-Home Nature Workshop - Learning doesn't have to stop in the classroom. There is so much to learn about the natural world. Spend some time introducing your kids to the world around them by creating a hands-on nature workshop. You can teach them to examine different plant species, map out the stars, or study the insects in the garden. There are plenty of books and online resources to help you with your nature workshop, so have fun with it!



HOLIDAY CLOSURE

Independence Day:
Tuesday, July 4

ANNUAL MEETING

Our 2022 Annual Report and video are now available on our website!



REFINANCE YOUR AUTO LOAN!

If your monthly car payment is hard to manage, you need to refinance your auto loan with Frontier Community CU! You'll receive a lower interest rate and lower monthly payments, which can help you pay off your loan more quickly. Apply for a Frontier Community CU Auto Loan, and drive into savings!

LEARN MORE: frontierccu.org/vehicle



HOME-FIELD ADVANTAGE

Did you know you can use the equity in your home to pay for home improvements, debt consolidation, to pay for college, or other bills you need to pay? Get a home equity loan through us and enjoy stabilizing your budget!

Attention, Members: We will no longer be publishing paper newsletters anymore. Please be on the lookout for emails introducing our digital versions!



CHOOSE THE WAY YOU TRAVEL.

With a recreational loan, you can get the recreational vehicle that feels right for you. You know yourself better than anyone, so find exactly what you're looking for, and we'll help you get there. Apply now and make the choice inspired by you!

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For security issues
fraud@frontierccu.org



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.