

Wichita Federal Credit Union Merger FAQ

General Merger Questions

When is the merger happening?

The systems merger will take place on July 1, 2026.

Will my account number change?

No. Your account number will remain the same.

Is the routing number changing?

Yes. Beginning July 1, 2026, your routing number will be: 301180328

Will my accounts still be federally insured?

Yes. Your accounts will continue to be insured by the National Credit Union Administration (NCUA).

What should I do before July 1?

We recommend that you:

- Verify your address, email address, and phone number are current
- Download any past statements you may want to keep
- Review recurring transfers and bill payments
- Watch for your new debit card in the mail
- Plan to update your routing and account information for electronic payments after July 1

I already have accounts at both credit unions. Will they combine automatically?

No. Accounts will not automatically combine. If you would like to consolidate accounts, please contact WFCU for assistance.

Digital Banking & Mobile App

When will the current Freedom 1st online banking system stop working?

Freedom 1st Online Banking and the mobile app will remain available through June 30, 2026.

When can I enroll in WFCU Digital Banking?

You can enroll beginning July 1, 2026.

What do I need to enroll in Digital Banking?

You will need:

- Your account information
- A current phone number
- A current email address

Your phone number and email address must match your account records.

What can I do in Digital Banking?

With WFCU Digital Banking, you can:

- View balances and transactions
- Transfer funds
- Pay bills
- Deposit checks remotely
- Set alerts
- Manage debit cards
- Apply for loans
- View eStatements
- Send secure messages

Will I need a new username and password?

Yes. You will create a new username and password during enrollment.

Will the mobile app change?

Yes. Members will need to download the new **WichitaFCU Mobile** app beginning July 1.

Can I still access statements from before the merger?

Yes, but members are encouraged to download older statements before June 30, 2026.

Debit Cards & ATM Access

Will I receive a new debit card?

Yes. New WFCU Visa debit cards will be mailed before the merger.

When should I activate my new card?

Your new card can be activated beginning July 1, 2026.

Will my old Freedom 1st debit card still work after July 1?

No. Your current card will stop working at 6 pm on June 30th.

Do I need to update automatic card payments?

Yes. Any merchants or subscriptions using your old debit card information will need to be updated.

Will ATM access continue?

Yes. Members will continue to have access to over 37,000 surcharge-free ATMs through the CO-OP network.

Direct Deposits & Electronic Payments**Do I need to update my direct deposit information?**

Yes. Beginning July 1, 2026, use:

- WFCU Routing Number: 301180328
- Your new checking MICR number

What is a MICR number?

The MICR number is the number used for checking account transactions and electronic payments. It will include:

- "17" at the beginning
- Filler zeros for a total length of 13 digits
- Your account number

Will current direct deposits and ACH payments still work?

Yes, for a period of time after the merger. However, members should update their information as soon as possible to avoid interruptions.

Will Bill Pay transfer automatically?

Yes. Existing payees and scheduled payments will transfer into WFCU Bill Pay.

Checks**Can I still use my Freedom 1st checks?**

Yes. Outstanding checks will continue to clear through December 31, 2026.

Will I get free replacement checks?

Yes. Members may return existing Freedom 1st checks to receive one free box of WFCU checks.

Are starter checks available?

Yes. WFCU can provide 12 complimentary starter checks during the transition.

Savings & Checking Accounts**Will my savings account transfer automatically?**

Yes. Existing share accounts will automatically transfer to WFCU share accounts.

Is the minimum membership savings balance changing?

The minimum share savings deposit for membership will remain \$25.

Is the minimum youth membership savings balance changing?

Yes, the minimum is increasing from \$10 to \$25 to align with the WFCU bylaw requirement.

What checking account will I receive?

Freedom 1st checking accounts will convert to a WFCU Thrive Checking account.

Can I switch checking account types later?

Yes. Members can contact WFCU after the merger to review other account options.

Loans & Mortgages**Will my loan terms change?**

No. Your current rate, payment amount, and due date will remain the same.

Will automatic loan payments continue?

Yes. Existing recurring loan payments will continue without interruption.

Do I need to update my insurance lienholder?

In most cases, no. As long as either Freedom 1st Federal Credit Union or Wichita Federal Credit Union is listed as lienholder, no action is needed.

Will my GAP or extended warranty coverage change?

No. Existing protection products and coverage will remain in place.

Will my mortgage loan transfer?

Yes. Existing mortgage and home equity loans will transfer to WFCU under the same terms.

Remote Deposit & Transfers

Can I still use mobile deposit?

Yes. Mobile deposit through Freedom 1st will remain available until June 30, 2026 at 1:00 PM.

Will I need to re-enroll in mobile deposit?

Yes. Members will need to enroll in Mobile Deposit through WFCU Digital Banking beginning July 1.

Can I transfer money to other financial institutions?

Yes. External Transfers are available within WFCU Digital Banking. Once the request form to add the service has been completed and submitted, there will not be a waiting period for eligibility.

Statements & eStatements

Will I continue receiving statements?

Yes. Members will receive a final Freedom 1st statement showing activity through June 30, 2026.

Will I automatically receive eStatements?

No. Members will initially be enrolled in paper statements and can opt into eStatements through Digital Banking.

Branch Access & Important Dates

Will branches be open during the merger?

The McConnell branch will:

- Be open regular hours on June 30
- Reopen July 1 from 2 PM – 6 PM with limited services

All WFCU branches will resume normal operations on July 2, 2026.

Will government ACH deposits arrive on time?

Yes. Social Security and federal government ACH deposits normally received on July 1 will be processed early on June 30.

Will ATM withdrawal limits change during the transition?

Yes. ATM withdrawal limits will temporarily increase to \$1,000 from June 22 through June 30 at 6 PM.

Security & Fraud Prevention**Will WFCU ever ask for my password or verification code?**

No. WFCU will never ask for:

- Passwords
- PINs
- One-time passcodes
- Digital Banking credentials

What should I do if I receive a suspicious call, text, or email?

Do not respond or provide information. Contact WFCU immediately.

Contact Information**Main Contact Information**

Phone: 316.941.0600

Website: www.wichitafcu.com

Email: questions@wichitafcu.com

McConnell Branch

57915 Leavenworth St
McConnell AFB, KS 67221
Phone: 316.685.0205

East Office

9835 E. 21st St. N.
Wichita, KS 67206

West Office

3730 W. 13th St. N.
Wichita, KS 67203