



September 12, 2025

Dear MEMBER NAME,

We want to inform you about an important upcoming change to your mortgage loan on your account ending in XXX. Freedom 1st Federal Credit Union is merging with Wichita Federal Credit Union (WFCU), and as part of this process, your loan servicing will be transferred to WFCU.

Key Information:

- **Transfer Date:** October 1, 2025
- **Your Loan:** Your loan will remain active with no changes to your interest rate, payment amount, or repayment schedule.
- **Insurance:** Any insurance linked to your loan will remain in effect.

What You Need to Know Now:

- Continue making your mortgage payments using your current method directly to Freedom 1st Federal Credit Union.
- WFCU will begin servicing your loan starting October 1, 2025. You will receive updated payment instructions prior to the Systems Conversion in Summer 2026.

We are committed to making this transition smooth for you. If you have any questions about this upcoming change, please contact us at 316.685.0205.

Thank you for trusting Freedom 1st Federal Credit Union.

Sincerely,

Freedom 1st Federal Credit Union Lending Department