



WICHITA
FEDERAL
CREDIT UNION



Welcome to WFCU

Your Member Merger Guide

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CONTACT US

Mail:

Wichita Federal Credit Union
9835 E. 21st St. N., Wichita, KS 67206

General Email: questions@wichitafcu.com



Dear Freedom 1st Federal Credit Union Members,

It is with great respect and genuine excitement that I welcome you to Wichita Federal Credit Union.

Freedom 1st has built something truly meaningful over the years, an organization rooted in service, trust, and a deep commitment to its members. That kind of legacy doesn't just happen; it's created through relationships, dedication, and a shared belief in helping people move forward financially. We recognize and honor those roots, and we are proud to carry that spirit forward.

As you join Wichita Federal Credit Union, please know this: our purpose closely aligns with what you have come to value. We are a member-focused, community-driven credit union that believes in doing the right thing for our members. Like Freedom 1st, we are here to serve, not just with products, but with guidance, support, and care at every stage of your financial journey.

What makes this moment especially exciting is not just what continues, but what's ahead.

As part of Wichita Federal Credit Union, you will have access to expanded products and services designed to meet your evolving needs. From enhanced digital banking tools to new lending options, financial education resources, and personalized support, our goal is to provide you with more convenience, more opportunity, and more ways to succeed.

At the same time, we remain committed to preserving what matters most: personal service, local decision-making, and a team that knows your name and understands your goals.

We understand that change can come with questions, and we are here for you every step of the way. Our team is committed to making this transition as smooth as possible while ensuring you feel confident and supported throughout the process.

On behalf of our entire team, welcome. We are honored to serve you and look forward to building a strong future together.

Sincerely,

Ashley Bautista

President/CEO

IMPORTANT INFORMATION

As we prepare for the upcoming conversion, we encourage all members to review their account information prior to July 1, 2026. If your address, email, or phone number has recently changed, or if you're unsure it's up to date, please review your information in Online Banking under Settings, or contact us at 316.685.0205 or MAFB@wichitafcu.com so we can assist you.

Important: To register for the new Digital Banking, your email address and phone number must match our account records, so please be sure this information is current. If you need to make any changes to your Power of Attorney or beneficiary designations, please contact the McConnell AFB branch to receive the appropriate paperwork. Your accounts will continue to be insured by the National Credit Union Administration (NCUA), just as they are today. If you have questions about share insurance coverage, please contact us or visit mycreditunion.gov/protect-your-money/share-insurance.

Following conversion, you will receive a final Freedom 1st FCU statement showing account activity through June 30, 2026, and Wichita Federal Credit Union statements will begin in July, with all members initially enrolled in paper statements. If you would like to enroll in eStatements, you may opt in through Digital Banking by selecting "Enroll Now" in the eStatements banner on your dashboard. If you would like access to statements prior to June 2026, please download them from Online Banking before the conversion or contact memberexperience@wichitafcu.com for assistance.

If you currently have memberships with both credit unions, please note that your accounts will not be combined as part of the systems merger. If you would like to consolidate your accounts, please call 316.941.0600 or email memberexperience@wichitafcu.com. Our team will be happy to assist you.

IMPORTANT: Please review branch access and ACH deposit information for June 30 - July 1 on Page 22.

Your security is our top priority. Please remember:

- We will never contact you to request your personal information, account details, passwords, PINs, one-time passcodes, or Digital Banking credentials.
- If you receive a phone call, text message, or email asking for this information, do not respond or share any details. Contact us immediately at 316.941.0600 to report the incident.
- Never share your Digital Banking credentials with anyone, including family, friends, or anyone claiming to represent Wichita Federal Credit Union.
- If something doesn't feel right, trust your instincts and contact us directly at 316.941.0600.

IMPORTANT NUMBERS

Routing Number 301180328

Main Phone Number 316.941.0600

Fax Number 316.685.7191

Phone Banking Number 800.229.3544

Visa Fraud Number 800.237.8990



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TRANSITION TIMELINE



Now

VERIFY YOUR INFORMATION

Verify that your account information is correct, including your Social Security number, email address, and phone number, as these will be needed for your new Digital Banking login. Take note of any electronic payments that may need to be updated with your new routing number after July 1.

**May
2026**

UPDATED DISCLOSURES

You will receive updated account disclosures mailed to the address listed on your account. Information about fees, account structure, and interest rates will be included.

**June
2026**

NEW DEBIT CARD AND ACCESS

You will receive your new debit card and activation instructions in the mail. June 30th is the last day to use your Freedom 1st debit card and access the Freedom 1st website, online banking, or mobile app.

**July
2026**

NEW ACCESS & FINAL STATEMENT

On July 1st, log in to your new Digital Banking account, download the Wichita Federal Credit Union mobile app, enroll in eStatements (if preferred), activate your new debit card, and verify your account details (address, phone, beneficiaries, transfers). You will receive your final Freedom 1st paper statement; update your routing number on electronic payments and contact us if you need new checks with the updated MICR.



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ACCOUNT AND ROUTING INFORMATION

Your account number will remain the same between Freedom 1st and Wichita Federal.

1) Updated Routing Number – 301180328

For your electronic payments, please update your routing number to ensure your payments continue without interruption. While we will make efforts to update and route as many electronic payments as possible, updating your payments with the new routing number will help ensure they are processed promptly.

2) Updated MICR Number for Draft/Checking Accounts

The MICR number is used on checks and electronic payments to specifically identify your draft/checking account. Your new MICR number is 13 digits long and is formatted with “17” at the front, followed by filler zeros, and then your account number to meet the 13-digit requirement.

Example account number	New MICR number	Example account number	New MICR number
123456	1700000123456	12121	1700000012121

It is important to use your updated MICR number for any electronic payments you want directed to your draft/checking account. Using the correct MICR number will help ensure your payments post to the account you expect. Both your new routing number and MICR number can be found in Digital Banking, and we are happy to provide direct deposit slips with this information if needed.

Any outstanding checks you have written will continue to be honored and cleared through December 31, 2026. To support a smooth transition, you may return your existing Freedom 1st checks to any Wichita Federal Credit Union branch, and we will provide one free box of WFCU checks reflecting your new account and routing numbers. Additionally, we can provide 12 complimentary starter checks for use during the transition. Please be sure to update any automatic or recurring check payments with your new WFCU account and routing numbers to avoid payment delays.

DIRECT DEPOSIT INFORMATION

As part of the conversion, members will receive a new MICR number. Please refer to the Account Number and Routing Number section of this guide for the format of your WFCU checking account. Beginning July 1, 2026, you can also find your new MICR number in Digital Banking by selecting your checking account and scrolling down on the mobile app or looking to the right side of the screen on a desktop.

Starting July 1, please use your new account number along with the WFCU routing number (301180328) for any new direct deposits or automatic payments. To avoid any disruption, you will need to update your account information for direct deposits and automatic payments that will be processed after July 1. All existing direct deposits and automatic payments will continue to process for a period of time after the systems merger, giving you time to make these updates.

ELECTRONIC PAYMENTS

It is important to update your account information for any electronic payments currently set up on your account. Please refer to page 4 for your new routing and account number details when making these updates.

While we will continue to process electronic payments with Freedom 1st account information for a period of time, the Freedom 1st routing number will eventually be retired. To avoid any disruption, we recommend updating your payment information as soon as possible. As a best practice, assume your electronic payment details will need to be updated after July 1, unless you have already confirmed the updated routing and account number with the merchant or vendor.

For payments coming from checking accounts, be sure to use your new MICR number (see example on the previous page) to ensure transactions are applied correctly.

If you need assistance identifying electronic transactions or have questions about this process, our team is happy to help. Please contact us at memberexperience@wichitafcu.com and we will gladly review your account with you.



DIGITAL BANKING



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ONLINE AND MOBILE BANKING APP ACCESS

You will have access to your accounts through Freedom 1st FCU Online Banking and the mobile app through Tuesday, June 30th. We encourage you to download your past statements before June 30th to ensure you have the records you need moving forward. We also recommend reviewing any recurring transfers, P2P payments, and online bill pay transactions currently set up with Freedom 1st FCU, noting payees, payment addresses, amounts, and scheduled dates.

As of July 1, 2026, you will be able to enroll in WFCU's Digital Banking platform, which includes both Online Banking and our Mobile Banking App. To register, scan the QR code to the right, or visit wichitaacu.com on a desktop, laptop, or tablet and click Register next to the Login button at the top of the page.

Digital Banking gives you all the tools you need, whenever and wherever you need them, all in one place. With Digital Banking, you can:

- View account balances, transaction history, and eStatements
- Transfer funds between your WFCU accounts or to accounts at other financial institutions
- Easily apply for a loan
- Organize your account view
- Send a secure message or find the answers you need
- Deposit checks instantly
- Pay monthly bills and add new payees
- Locate ATMs within our 37,000 surcharge-free network
- Track and manage your finances with our personal financial management tools

Minimum System Requirements:

- iOS (Apple devices): Requires iOS 17 or later. Older devices that cannot update may not support the app.
- Android devices: Supported versions include those that receive current security updates.

Members whose devices do not meet these minimum requirements can still access accounts securely through Digital Banking via a web browser.

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DIGITAL BANKING

REGISTERING FOR DIGITAL BANKING

Step-by-step instructions for setting up Digital Banking

1. Navigate to secure.wichitafcu.com/login
2. Select "First time user? Enroll now."
3. Enter the requested information on the "Enroll Screen," then select "Next."
4. Set up 2-step verification.
 - a. When the "Protect your account with 2-step verification" screen appears, select "Get started."
 - b. A verification code will be sent to your phone via text or call.
5. Follow any verification instructions.
6. You're all set! Select "Done."
7. Read the user agreement; if you agree, select "Accept."
8. Create a username and password. Click "Next." (Note: Username must begin with a letter and cannot contain special characters.)

Mobile App: Step-by-step instructions for setting up Mobile Banking

1. Go to the relevant store on your device.
 - a. Search WichitaFCU Mobile.
 - b. Download our app for free.
2. Open the app and select "First time user? Enroll now."
3. Enter the requested information on the "Enroll Screen," then select "Next."
4. Set up 2-step verification.
 - a. When the "Protect your account with 2-step verification" screen appears, select "Get started."
 - b. A verification code will be sent to your phone via text or call.
5. Follow any verification instructions.
6. Select "Done."
7. Read the user agreement; if you agree, select "Accept."
8. Create a username and password. Click "Next." (Note: Username must begin with a letter and cannot contain special characters.)

DIGITAL BANKING

SECURITY AND ACCOUNT ALERTS

Take control of your finances with Digital Banking tools designed for convenience, security, and flexibility. Customize alerts to manage your accounts, cards, and security preferences your way.

Set up Account and Security Alerts to stay informed with real-time notifications via text message, email, or in-app alerts for important account activity. These alerts help you monitor your accounts, track transactions, and stay on top of your finances with ease.

To Set Up Security Alerts:

1. From the left menu, expand the menu under your name.
2. Select Settings.
3. Choose User Alerts.
4. Select which security alerts you would like to receive and how you would like to be notified.

To Set Up Account Alerts:

1. From your dashboard, select the specific account you would like to manage.
2. Choose Alert Preferences.
3. Add balance alerts, transaction alerts, and card alerts.
4. Select how you would like to receive your notifications.

CARD CONTROLS

Take control of your debit and credit cards directly within Digital Banking. With card controls, you can:

- Set usage limits – control how, when, and where your cards are used.
- Restrict transactions – block purchases by location or merchant type.
- Set spending limits – manage daily or monthly transaction amounts.
- Lock and unlock card
- Report card as lost or stolen
- Activate your card





WFCU Financial Education Class

Digital Banking

EXTERNAL TRANSFERS

External Transfers in Digital Banking allow you to move funds between your Wichita Federal Credit Union accounts and accounts you own at other financial institutions. If you'd like to use this service or increase your transfer limits, complete the External Transfer Limit Increase Request form, available in Digital Banking under the Support tab.

ESTATEMENTS ENROLLMENT

If you would like to enroll in eStatements, you can opt in through Digital Banking by clicking "Enroll Now" in the electronic statements banner on your dashboard, located beneath your accounts list. If you need access to statements prior to June 2026, please download them from Online Banking before the conversion, or contact a branch or memberexperience@wichitafcu.com for assistance.

ACCOUNT RELATIONSHIP VIEWS (CROSS-ACCOUNT AUTHORIZATION)

Digital Banking allows you to view and manage all of your Wichita Federal Credit Union accounts, shares, and loans under a single profile. If you have multiple WFCU membership accounts and would like them linked under one profile, you can request a Cross-Account Authorization Form through Digital Banking Messages. The form can be completed electronically via DocuSign for your convenience. You may also request the form by visiting any WFCU branch or emailing memberexperience@wichitafcu.com.

REMOTE DEPOSIT CAPTURE

You can continue making mobile deposits through Freedom 1st until June 30, 2026, at 1:00 PM. Beginning Wednesday, July 1, 2026, members will need to enroll in Mobile Deposit through Wichita Federal Credit Union's Digital Banking.

How to Request Mobile Deposit Access:

1. Log in to Digital Banking.
2. From the left-hand menu, select Deposit Checks.
3. Your eligible account(s) will be displayed.
4. Select the account(s) you would like to deposit into.
5. Click Enroll to submit your request.

Our Member Service team will review your enrollment request within 1–2 business days. You will receive a confirmation message once your enrollment has been approved. After approval, please follow the on-screen instructions carefully when submitting deposits, including proper check endorsement requirements.

Products and Services

SAVINGS ACCOUNTS

As part of the systems merger, your existing Freedom 1st Federal Credit Union share accounts will transition to Wichita Federal Credit Union share accounts. Please refer to the Truth in Savings disclosure (provided separately) for detailed information about your accounts.

Share Savings

- The minimum deposit for a regular share savings account required for membership will remain \$25.
- The minimum deposit for youth account savings accounts will increase to \$25, aligning with our membership by-law requirement.
- Dividends will continue to be paid quarterly.

IRA Share Savings

- There is no longer a minimum opening deposit requirement for IRA Share Savings accounts.
- Your IRA accounts will transfer automatically to a WFCU IRA Share account.

Christmas Club Accounts

- Dividends for Christmas Club accounts will be paid on June 30 prior to the systems merger.
- Going forward, dividends will be paid annually on November 1st.

Money Market Accounts

- A \$1,000 minimum deposit is required to open a Money Market Account.
- A \$1,000 minimum balance is now required to earn the monthly dividend.
- Dividends will be calculated based on a tiered rate structure. Please refer to the current rate schedule for details.

Additional Savings Options

- Wichita Federal Credit Union also offers Secondary Share savings accounts that can be used for specific savings goals.

If you would like to make changes to your existing accounts or have questions about your options, please call 316.941.0600 or email memberexperience@wichitafcu.com. A Member Service representative will be happy to assist you.



Products and Services

CERTIFICATES OF DEPOSIT (CDS)

Your existing CD will continue at its current rate for the full term. The system merger will not impact your rate or maturity date. At maturity, your CD will renew at Wichita Federal Credit Union's current rate. To view current rates, visit wichitafcu.com/rates.

Existing 30-month CDs will transfer to your share savings account at maturity. If you'd like to adjust your term in advance to take advantage of current rates, please email MAFB@wichitafcu.com.

For questions about your CD or renewal options, call 316.941.0600 or email memberexperience@wichitafcu.com. A Member Service Representative will be happy to help.

CHECKING ACCOUNTS

Your Freedom 1st Federal Credit Union checking account will be converted to a Wichita Federal Credit Union Thrive Checking account.

Thrive Checking Benefits

- Earn up to \$10 in points each month, redeemable as cash through card awards
- No monthly service fee

WFCU offers three checking account options. Please refer to the Truth in Savings disclosure for detailed information about each account type.

If you would like to switch to a different checking account option after the conversion, please email memberexperience@wichitafcu.com or call 316.941.0600.

*APY = Annual Percentage Yield

WFCU Checking Accounts	Fresh Start	Thrive	Prosper
Rewards	N/A	Rewards Debit Card	Earn up to .50% APY
Overdraft Privilege	Not available	After 30 days	After 30 days
Overdraft Protection	Upon request	Upon request	Upon request
External Transfers	After 6 mo. review of account	Upon request	Upon request
Mobile Check Deposit	After 6 mo. review of account	Upon request	Upon request
Qualification	Any Credit Score	600 Credit Score or above	600 Credit Score or above
Required eStatements	No	No	Yes
Required Direct Deposit	No	No	Yes
Required Average Balance	\$0	\$0	\$2500 to earn dividends

Products and Services

DEBIT AND ATM CARDS

If you currently have a Freedom 1st Debit Card, you will receive a new Visa Debit Card in the mail prior to the merger date. Instructions for activating your new card and choosing a new PIN will be included.

Important: Your new card is ready for activation on July 1, 2026, and your Freedom 1st card will no longer work. There will be no overlapping period, so please be prepared to activate and start using your new card on July 1. You will also need to update your card information with any vendors where you have automatic payments set up.

Members without a checking account may request an ATM card. Please contact us beginning July 1 to place your order.

ALERTS

Your WFCU debit and credit cards include fraud alerts to help protect your accounts. If a suspicious transaction is detected, the alert system may contact you via text message, phone call, or email so you can confirm whether the charge is legitimate.

Important: If you have any concerns about a message you receive, contact Wichita Federal Credit Union immediately at 316.941.0600. WFCU will never ask you for verification codes or sensitive account information.

CHECKS

Outstanding checks you have written will continue to be honored and cleared through December 31, 2026. To support a smooth transition, you may return your existing Freedom 1st checks to any Wichita Federal Credit Union branch and we will order you one free box of WFCU checks. These checks will reflect your new account and routing numbers. We can also provide 12 complimentary starter checks for use during the transition. Please be sure to update any automatic or recurring check payments with your new WFCU routing and account numbers to avoid payment delays.

BILL PAY

All bill payments previously set up in the Freedom 1st Online Banking Bill Pay system will automatically transfer to the Wichita Federal Credit Union Bill Pay system. You will not need to re-enter or recreate your existing payees or scheduled payments.

To access Bill Pay after the merger, you will need to enroll in WFCU Digital Banking. Once enrolled, your existing scheduled payments will continue to process as planned without interruption.

Within Digital Banking, you will be able to view and manage your scheduled payments, set up new payees and payments, and edit or cancel existing payments. Bill Pay can be accessed from the left-hand menu or directly from your dashboard.



Products and Services



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OVERDRAFT PRIVILEGE

Thrive and Prosper Checking accounts offer Overdraft Privilege, an optional feature that can help cover overdrafts up to a specified amount for a fee. Members who qualify are automatically enrolled. When a check or ACH withdrawal exceeds your balance by more than \$5, WFCU Overdraft Privilege may pay the item and assess a \$30 fee, helping you avoid the inconvenience of a returned check or declined transaction. For complete details and terms, please review the Truth in Savings Disclosure and Membership Agreement.

SHARED BRANCHING

Members can continue to use the CO-OP ATM network, accessing over 37,000 surcharge-free ATM locations nationwide. As of July 1, 2026, members can also use Shared Branch locations covering all 50 states for several types of transactions. Please refer to the website for more information or to find the nearest ATM or Shared Branch <https://wichitafcu.com/services/atms-and-branches>.

Scan here to access the Shared Branch locator tool



Products and Services



LOAN OPTIONS

CONSUMER LOANS

- Auto Loans
- Personal Loans
- Credit Cards
- Debt Consolidation Loans
- Life Stages Loans
- Back-to-School Loans
- Holiday Loans

MORTGAGE LOANS

- Conventional Loans
- FHA Loans
- VA Loans
- USDA RD Loans
- Home Equity Loans
- HELOC (Home Equity Lines of Credit) Loans



LOAN CONVERSION INFORMATION

Loan Due Dates

Your loan due date will not change. Please continue making your payments on the same schedule you use today.

Payment Coupons

If you currently use payment coupons, you may continue using them as usual. Existing coupons will remain valid after the systems merger. If you need a replacement coupon book or additional coupons, please contact Member Services at 316.941.0600 or memberexperience@wichitafcu.com for assistance.

Loan Payment Methods

You can continue making your loan payments using the same convenient options available today, along with a few enhanced tools:

- In person at any Wichita Federal Credit Union location or participating shared branching location
- Online or through the mobile app by transferring funds from your checking or savings account
- By debit or credit card from another financial institution using Swivel (available online, in the mobile app, and through telephone automation)
- Automatic recurring payments (ACH or EFT), which will remain in place if already established
- By mail to: 9835 E 21st St N, Wichita, KS 67206

In-person payments and existing recurring automatic payments will continue without interruption.

Products and Services

CONSUMER LOANS

Insurance Lienholder Change and Requirements

You do not need to make any changes to your insurance policy as long as either of the following is listed as a lienholder:

1. Freedom 1st Federal Credit Union, or Wichita Federal Credit Union

Our insurance tracking system recognizes both names, and your loan will remain properly protected.

When action may be needed

You may only need to contact your insurance provider if:

1. Neither Freedom 1st Federal Credit Union nor Wichita Federal Credit Union is listed as a lienholder.
2. Your insurance policy has lapsed or cannot be verified.

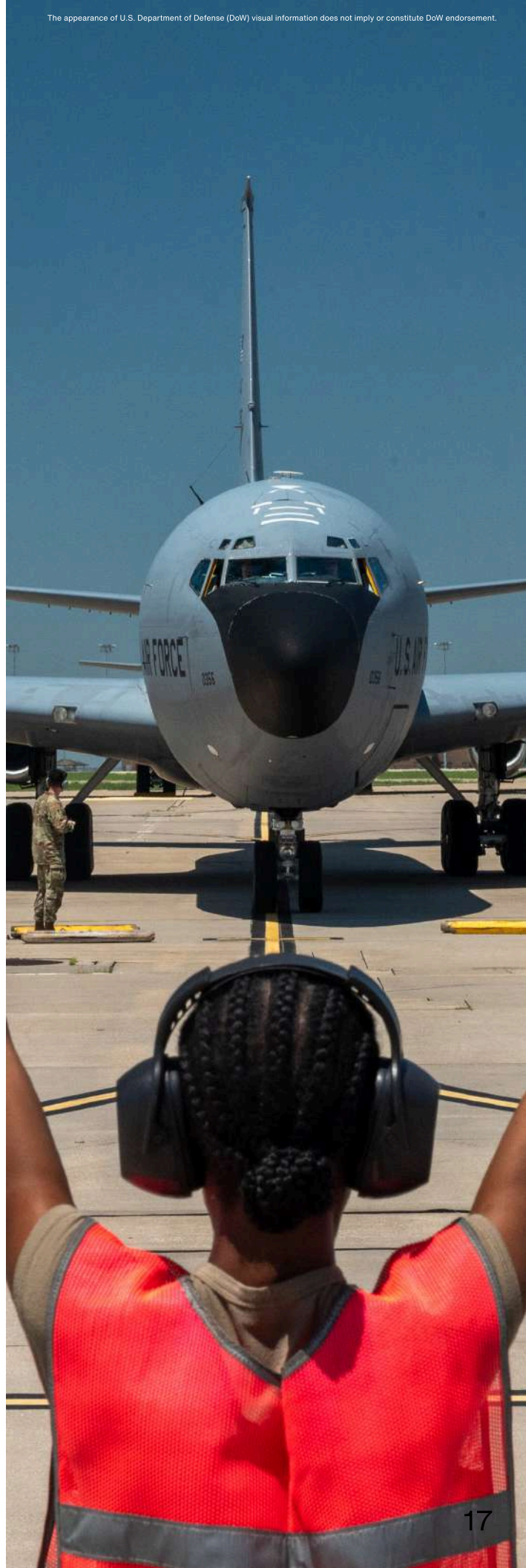
If updated information is needed, we will contact you directly.

What you need to do

Nothing, if your insurance currently lists either Credit Union as lienholder. Contact us at questions@wichitafcu.com or 316.941.0600 if you're unsure what is listed on your policy or need assistance.

DEBT PROTECTION/CREDIT LIFE AND DISABILITY

Your Payment Protection coverage will remain unchanged through the merger. If you currently have Payment Protection (also known as credit life or disability), your existing coverage, terms, and benefits will continue as outlined in your original agreement. While no action is required to maintain your current coverage, you may see updated or enhanced Debt Protection options available on new loans, with coverage varying based on loan type. If you would like to review your current protection or explore adding coverage to an existing or new loan, our team is here to help. Contact us at 316.941.0600 or questions@wichitafcu.com



Products and Services

CONSUMER LOANS



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EXTENDED WARRANTY, GAP & VEHICLE PROTECTION OPTIONS

Your existing Extended Warranty and GAP coverage will remain in place after the merger. Any current or future claims and benefits will not be impacted, and coverage will continue under the original terms established at the time of your loan origination.

Wichita Federal Credit Union may offer additional or enhanced protection options going forward, including Extended Warranty, GAP, Depreciation Protection (DPW), and Vehicle Protection Plan (VPP). Coverage providers or plan features may differ from those previously offered.

New coverage may be added at loan origination or, in some cases, after funding (subject to eligibility). If you are interested in reviewing or adding coverage to an existing or new loan, please contact us for assistance by calling 316.941.0600 or emailing questions@wichitafcu.com.



Products and Services

MORTGAGE LOANS

Wichita Federal Credit Union offers a variety of mortgage and home equity loan options to meet your needs, including:

- Conventional mortgage loans
- FHA loans
- VA loans
- USDA rural development loans
- Home Equity Lines of Credit (HELOCs)
- Second mortgages

If you currently have a Home Equity loan with Freedom 1st, your loan will transfer to Wichita Federal Credit Union and will continue under the same terms, including your current rate and repayment schedule.

If you are interested in exploring mortgage or home equity options in the future, our team is here to help guide you through the process and find the solution that best fits your goals. Contact us at 316.941.0600 or questions@wichitafcu.com to learn more about our mortgage options.

Products and Services

SAFE DEPOSIT BOXES

Members with existing safe deposit boxes will continue to have the same access to their boxes. The fee for safe deposit boxes will remain unchanged; the only change is that the annual fee will be assessed each year on December 15. As a thank-you for your membership and to allow time to make any needed arrangements, members with safe deposit boxes at McConnell will have the annual fee waived on December 15, 2026.

Box sizes, pricing, and available locations are listed in the Fee Schedule.

WIRE TRANSFERS

Wichita Federal Credit Union will continue to offer outgoing domestic and international wire transfers, with no changes to current fees.

If you plan to send a wire, please contact MAFB@wichitafcu.com or visit a branch to complete a Wire Transfer Password Form. This form must be on file before any wire can be sent. Beginning July 1, 2026, a wire transfer form will also be required for each individual wire request.

If you send wires frequently, please contact us so we can help make this process as smooth as possible.

Important Information:

- The wire cutoff time is 2:30 PM, Monday through Friday.
- For incoming wires beginning July 1, 2026, updated wire instructions must be used.

Incoming wires should include:

- Intermediary Creditor Agent: Millennium Corporate Credit Union (ABA 301180111)
- Creditor Agent: Wichita Federal Credit Union (ABA 301180328)
- Creditor: Your name
 - Account Information:
 - Checking: Your new MICR number
 - Savings: Your existing membership number

If you would like a copy of Wichita Federal Credit Union's wire instructions, please contact us and we will be happy to provide them.





Products and Services

FINANCIAL EDUCATION

At Wichita Federal Credit Union, we believe informed members make stronger financial decisions. As part of your membership, you'll have access to Banzai, a comprehensive financial literacy program available at no cost. Banzai offers age- and life-stage-appropriate content for individuals and families, covering everyday financial topics and long-term planning. In addition, WFCU provides financial education classes throughout the year on topics such as credit, homebuying, and loans, offered in both English and Spanish. We also partner with local schools and the First Term Airmen Program at McConnell Air Force Base to support financial education in our community.

ONLINE ACCOUNT OPENING

Your account will be automatically opened in the WFCU system on July 1, 2026. If you would like to open an additional membership account, you may complete an application at <https://wichitafcu.myori.com/app/oao/membership>.

Info about opening an account: After July 1, 2026, if you would like to add additional shares to your existing membership, please call 316.941.0600 or email memberexperience@wichitafcu.com.

ONLINE CONSUMER LOAN APPLICATION

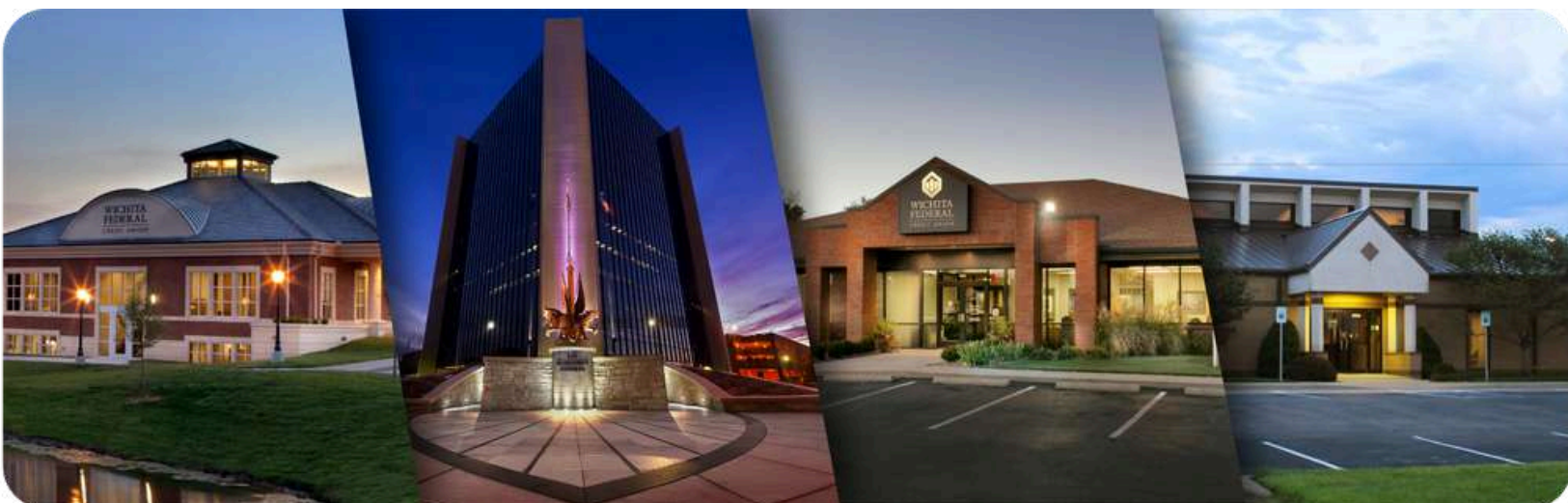
Apply for a consumer loan quickly and securely online—anytime, from any device. Submit your application and get started in just a few minutes.

Apply here: <https://wichitafcu.myori.com/app/ola/ola-consumer-loan-type>

ONLINE MORTGAGE APPLICATION

Start your mortgage application online at your convenience. Easily apply, upload documents, and track your progress from application to closing.

Apply here: <https://wichitafcu.mymortgage-online.com/loan-app/?sitelid=9569209547&workFlowId=166368>



Branch Access

IMPORTANT: MCCONNELL BRANCH ACCESS JUNE 30TH THRU JULY 1ST

The McConnell branch will be open regular hours on June 30 and from 2 pm – 6 pm on July 1, with limited services available that day.

ACH deposits from Social Security and federal government payments normally received on July 1 will be processed early, on the morning of June 30. If you typically see your deposit pending before the 1st, you can expect those funds to be available on June 30. Please plan to withdraw any needed funds before 6 pm on June 30, as access to your debit card and account will be restricted through the afternoon of July 1. To assist, ATM withdrawal limits will be temporarily increased to \$1,000 from June 22 through June 30 at 6 pm, when all current debit cards will be deactivated. Be sure to activate your new WFCU debit card so it's ready for use on July 1.

Full access to all WFCU branches will resume on July 2 following the systems merger.

HOLIDAY AND BRANCH CLOSURES

- New Year's Day | CLOSED
- Martin Luther King Jr. Day | CLOSED
- Presidents' Day | CLOSED
- Memorial Day | CLOSED
- Juneteenth | CLOSED
- Independence Day | CLOSED
- Labor Day | CLOSED
- Columbus Day | CLOSED (City Hall Open)
- Veterans Day | CLOSED
- Thanksgiving Day | CLOSED
- Day after Thanksgiving CITY HALL | CLOSED (East, West, and McConnell Open)
- Christmas Eve | 9am-12pm -Drive-thru 7:30am-12pm
- Christmas Day | CLOSED
- New Years Eve | 9am-12pm -Drive-thru 7:30am-12pm



**WICHITA
FEDERAL**
CREDIT UNION

BRANCH LOCATIONS AND CONTACT INFO

West Office

3730 W. 13th St. N.
Wichita, KS 67203
Phone: 316.941.0600
Fax: 316.941.0645
Loan Dept Fax: 316.364.4294

East Office

9835 E. 21st St. N.
Wichita, KS 67206
Phone: 316.941.0600
Fax: 316.558.9560
Loan Dept Fax: 316.364.4294

Lobby Hours

Weekdays: 9:00 a.m. – 5:00 p.m.
Saturdays: 9:00 a.m. – Noon

Drive-Up Hours

Weekdays: 7:30 a.m. – 6:00 p.m.
Saturdays: 9:00 a.m. – Noon

City Hall Office (Limited Access)

455 N. Main, Room 410
Wichita, KS 67202
Phone: 316.941.0600
Fax: 316.262.5123

McConnell Air Force Base Office (Limited Access)

57915 Leavenworth St
McConnell AFB, KS 67221
Phone: 316.685.0205
Fax: 316.685.7191

Lobby Hours

Weekdays: 9:00 a.m. – 11:00 a.m. and Noon – 5:00 p.m.
City Paydays: 8:00 a.m. – 11:00 a.m. and Noon – 5:00 p.m.

Lobby Hours

Weekdays: 9:00 a.m. – 4:00 p.m.
Military Payday: 8:30 a.m. – 5:00 p.m.

Drive-Thru Hours

Weekdays: 9:00 a.m. – 5:00 p.m.
Military Payday: 8:30 a.m. – 5:00 p.m.