



Frontier Credit Union & First Citizens Bank of Butte Acquisition FAQs *(frequently asked questions)*

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ABOUT THE ACQUISITION

Q: Why are First Citizens Bank of Butte and Frontier Credit Union joining together?

This acquisition brings together two community-focused financial institutions to better serve customers and members throughout Idaho and Montana. By bringing Frontier's strengths to Montana, we'll be able to offer enhanced products, services, and convenient locations while maintaining the personalized service both organizations are known for.

Q: When will the acquisition be completed?

The integration is expected to close before the end of 2025, pending receipt of regulatory approval and satisfaction of customary closing conditions.

Q: What are the benefits of this acquisition?

This combination will provide expanded access to physical locations for banking and ATM services across Idaho and Montana. All customers and members will eventually benefit from enhanced technology, more financial products and services, and continued personalized service from the same friendly faces you know and trust.

ACCOUNTS AND SERVICES

Q: Will there be changes to existing accounts?

In the short term, there will be no changes to accounts, account numbers, or banking services. All existing accounts will continue to function as they do today.

Prior to any changes during the systems conversion, all customers and members will receive advance written notice with detailed information about any upcoming changes to their accounts.

Q: Will I be able to access my account through Frontier branches?

For First Citizens customers: Immediately following the completion of the integration, you will have access to the same branch location and ATM network as you do currently. Limited account access may be available at Frontier locations until the systems conversion date.

For Frontier members: You will continue to have access to all Frontier branch locations, and eventually to the former First Citizens location once system integration is complete.

Q: How will I get to Frontier's website?

For First Citizens customers: Leading up to the completion of the integration, continue to visit First Citizens online at www.fcboob.com. Following the completion of the integration and name change, you will still be able to access your online banking information from First Citizens' website address. But soon after the completion of the integration, you will be re-routed to Frontier's official website and links to online banking will become accessible from www.frontiercreditunion.com.

For Frontier members: Continue to access Frontier's website at www.frontiercreditunion.com as you normally would.

Q: What happens if I already have both a Frontier account and a First Citizens account?

Following the completion of the integration, you will continue to have both accounts available for you at Frontier. In the event you have more than \$250,000 at Frontier as a result of the integration, the excess will not be federally insured by the NCUA through the NCUSIF. Frontier will contact any former First Citizens customers who will have greater than \$250,000 on deposit as a result of the integration to discuss options.

Q: Will I still be able to use my current checks?

Yes, you will continue to be able to use your current checks following the completion of the integration.

For First Citizens customers: If new checks are necessary after the systems conversion date, you will receive a complimentary box.

Q: Will I still be able to use my credit card?

Yes, you will continue to be able to use your current credit card following the completion of the integration.

For First Citizens customers: After the systems conversion date, Frontier will introduce a new credit card and provide you with information about the available options.

Q: Will I still be able to use my debit card?

Yes, you will continue to be able to use your current debit card following the completion of the integration.

For First Citizens customers: After the systems conversion date, Frontier will provide you with a new debit card.

Q: Will my online banking change?

Until the systems conversion date, you will continue to access your online banking as you do now.

For First Citizens customers: As of the systems conversion date, you will have access to Frontier's secure online and mobile banking platform, which offers many easy and convenient options to help you manage your finances and customize your preferences.

Q: Will there be any changes to my account notices and statements?

After the systems conversion date, your monthly and quarterly statements and notices may have an updated look. The content and delivery method of your statements will remain largely the same, but they will reflect Frontier Credit Union branding.

Q: Will my deposits continue to be federally insured?

Yes. All deposits will continue to be federally insured.

First Citizens deposits are currently insured by the FDIC. After the acquisition closes, these deposits will be insured by the NCUA through the NCUSIF. Both provide federal insurance coverage of at least \$250,000 per person, per account category, backed by the full faith and credit of the United States Government.

Q: Will recurring transactions such as direct deposits and automatic payments continue to work?

Yes, your direct deposit and automated regular withdrawals will continue to work without interruption after the completion of the integration.

For First Citizens customers: After the systems conversion date, the routing number associated with your account will change. You will likely need to change any recurring payments to your new Frontier account number and routing number. However, Frontier will work with you to ensure there is no interruption to your electronic direct deposit or automated regular withdrawals.

Q: What will happen to my loans and other non-deposit accounts?

It is anticipated that all loans and other non-deposit accounts will transfer to Frontier upon completion of the integration, unless you desire to pay-off the loan or close your non-deposit account. However, there may be loans that Frontier may not be permitted to acquire from First Citizens due to restrictions imposed by its primary regulator, the NCUA. Any loans that cannot be acquired by Frontier may be moved to a Frontier-affiliated credit union service organization (CUSO) or sold to another entity. Any impacted customers will be promptly notified if their loan will need to be transferred to a CUSO or sold to another entity.

LOCATIONS AND STAFF

Q: Where will the headquarters be located?

The headquarters will remain at 865 S. Woodruff Avenue, Idaho Falls, Idaho 83401, the current Frontier Credit Union headquarters.

Q: Who will lead the combined organization?

Dan Thurman is the current President and CEO of Frontier Credit Union and will continue in that role.

Q: Will any branches close as a result of this acquisition?

No. All branches of both organizations will remain open. First Citizens' branch location will be maintained and added to Frontier's existing branch network, creating a combined network of 16 service locations throughout Idaho and Montana. Visit Frontier's website at www.frontiercreditunion.com/locations to see all of Frontier's locations.

Q: Will there be changes to the staff at the branches?

We do not anticipate significant staffing changes resulting from this acquisition. Customers and members will continue to work with the same team members they know and trust. Our people are what make our organizations special, and that won't change.

Q: Will there be changes to your hours?

Currently, there are no plans to change the hours of operation. Frontier continually reviews its hours of operations in all regions in which it operates in order to best serve its growing membership.

Q: When will branch signage change?

Branch signage at First Citizens will change to Frontier Credit Union on or before the end of 2025.

Q: Will First Citizens employee emails change?

Following completion of the integration, employees will be provided new email addresses that reference the Frontier name, although this process may take some time to implement.

Q: Will First Citizens employee phone numbers change?

No, there will be no change to employee phone numbers. You will be able to reach all First Citizens employees using their current First Citizens phone numbers until and after the completion of the integration and the systems conversion.

MEMBERSHIP

Q: Will First Citizens Bank customers become members of Frontier Credit Union?

Yes, all First Citizens customers will automatically become members of Frontier Credit Union on the completion date of the integration.

Q: Who is eligible to be a member of Frontier Credit Union?

All First Citizens customers will automatically become members of Frontier Credit Union at completion of the integration. Additionally, Frontier Credit Union membership is open to those who live, work, are headquartered in, or paid from specific counties listed within the field of membership, or who are employees, employers, students, or retirees of certain industrial groups within those counties. Additionally, family members of eligible members and certain business entities also qualify for membership.

Q: How does a credit union differ from a bank?

Credit unions are member-owned, not-for-profit financial cooperatives. While banks are for-profit institutions owned by shareholders, credit unions return profits to members through competitive rates, lower fees, and enhanced services. Credit union members have a voice in the organization through voting rights.

Q: Will the products and services offered by First Citizens be the same products and services offered by Frontier?

It is Frontier's current intention to continue to provide all of the products and services currently offered by First Citizens following the completion of the integration. Frontier may also provide products and services in addition to those currently offered by First Citizens.

ADDITIONAL INFORMATION

Q: How will I receive updates about this acquisition?

Updates about the acquisition and integration progress will be available:

- On the website: www.frontiercreditunion.com
- Through periodic mailings to your address on file
- In branches through our staff and posted information
- Via email (please ensure your email address is current)

Q: How will I get to Frontier's website?

For First Citizens customers: Leading up to the completion of the integration, continue to visit First Citizens online at www.fcbo.com. Following the completion of the integration and name change, you will still be able to access your online banking information from First Citizens' website address. But soon after the completion of the integration, you will be re-routed to Frontier's official website and links to online banking will become accessible from www.frontiercreditunion.com.

Q: Will there be changes to hours of operation?

Currently, there are no plans to change the hours of operation. Frontier continually reviews its hours of operations in all regions in which it operates in order to best serve its growing membership.

Q: Who do I contact if I have additional questions?

If you have any questions about the acquisition or transition process:

- Contact your local branch
- Call our customer/member service center at (800)727-9961
- Email us at contactus@frontiercreditunion.com

We're excited about this next chapter and remain committed to helping you build a better life.

COMAPRISON OF NCUA AND FDIC INSURANCE

Both NCUA (National Credit Union Administration) and FDIC (Federal Deposit Insurance Corporation) provide federal insurance for deposits:

Account Type	NCUA Coverage	FDIC Coverage
Single Account (one owner)	\$250,000 per owner	\$250,000 per owner
Joint Account (more than one owner)	\$250,000 per co-owner	\$250,000 per co-owner
Retirement Accounts	\$250,000 aggregate for Roth and Traditional; \$250,000 for Keogh	\$250,000 per owner
Revocable Trust Accounts	\$250,000 per owner per beneficiary up to 5 beneficiaries	\$250,000 per owner per beneficiary up to 5 beneficiaries
Business Accounts	\$250,000 per corporation, partnership or unincorporated association	\$250,000 per corporation, partnership or unincorporated association
Government Accounts	\$250,000 per official custodian	\$250,000 per official custodian

For more detailed information about deposit insurance, please visit NCUA's website at www.ncua.gov or FDIC's website at www.fdic.gov.