

DOLLARS & sense

FALL/WINTER 2019-20

Serving Our Member-Owners Since 1934

EVERYONE WHO LIVES, WORKS, WORSHIPS, OR ATTENDS SCHOOL IN HARTFORD COUNTY IS ELIGIBLE TO JOIN!

Early Black Friday/Cyber Monday Loan

**NO
Credit
Check!**

- This loan is from \$500 - \$2,000 for 12 months!
- NO PAYMENTS until January 31, 2020!
- Applicant must have on-going Direct Deposit of net check!
- \$30 Application Fee!

OFFER GOOD ON THESE DATES ONLY & ONLY FOR THOSE WHO QUALIFY:

Sunday, November 3 • 10-3pm	Wednesday, November 6 • 10-1pm
Monday, November 4 • 7-4:30pm	Thursday, November 7 • 7-6pm
Tuesday, November 5 • 7-4:30pm	Friday, November 8 • 7-4:30pm

RESTRICTIONS MAY APPLY. For more information, please call our Loan Department at (860) 296-4379, ext. 1907, 1914 or 1918.



SKIP-A-PAYMENT! Thank You for your loyalty and support!

You can skip your Personal or Auto loan payment in the month of December and/or your Home Equity Loan or HELOC payment in December and/or January. You must have been on time for all payments in the last 12 months and interest will continue to accrue.

Return this completed form by **December 15, 2019.**

If you're approved, we'll send you a Skip-A-Payment form to sign.

Name _____

Street _____

City/State/Zip _____

Phone (Daytime) _____ (Evening) _____

FTFCU Acct. No. _____ Suffix(es) _____

PAYMENT OPTIONS

Enclosed is my check payable to Franklin Trust Federal Credit Union for \$ _____

Please deduct \$ _____ from my: Share Account Share Draft Checking Account

Drop off form at our Main Office or fax it to (860) 761-1980 or mail it by December 15, 2019 to:
Franklin Trust Federal Credit Union, 632 Franklin Avenue, Hartford, CT 06114.
Questions? Please call our Loan Dept. at (860) 296-4379, ext. 1907, 1914 or 1918.

Yes! I want to
SKIP-A-PAYMENT
on my loan*:

Personal or Auto Loan

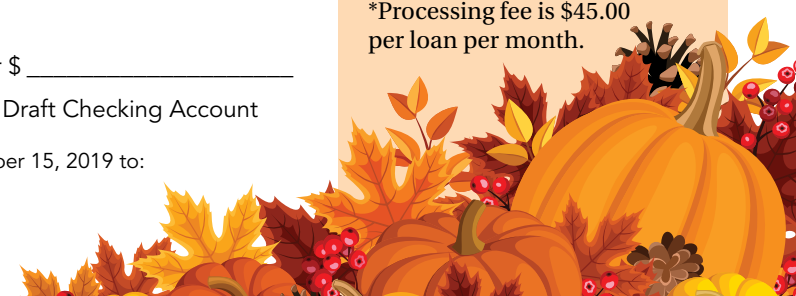
December 2019

**Home Equity
or HELOC**

December 2019

January 2020

*Processing fee is \$45.00
per loan per month.






New...
for Visa
Cardholders

Before you travel, let us know so that your card(s) won't be **BLOCKED**.

Please call (860) 296-4379, extension 5, and follow the simple instructions.



ACCESS YOUR ACCOUNTS @ SHARED BRANCHING LOCATIONS!

Franklin Trust members can conduct business on their FTFCU accounts at over **5,700** credit union service centers across the USA! You can make deposits, withdraw cash, make loan payments – and more! To locate a service center near you or to where you are traveling, log on to our website (www.franklintrust.org) and click on the "Shared Service Centers" link at the top of our homepage. Bring your driver's license and FTFCU member/account number with you when you visit a Shared Branch.



Over 35,000
surcharge-free ATMs!


More than 35,000 *surcharge-free* ATMs are available for Franklin Trust members all across the nation! To find those near you - or to where you are traveling – simply log on to our website (www.franklintrust.org) and click on the CO-OP and SUM links near the top of our homepage.



FREE
ON-LINE
SERVICES

Bill Payer gives you control of the timing and amount of your payments as you pay your bills online. Save both time and postage costs! Bill Payer is **free** when you have Direct Deposit, otherwise there is a nominal monthly fee.

NetTeller, our **free** online banking service, allows you to make transfers, check your balances, print cleared share draft images, and more!



We're Online & on
Social Media!

Check out our **website** (www.franklintrust.org) for rates, updates, informational links, to email us - and more! There's a link to our **Facebook** page on our homepage (please click it and "Like" us!). Be sure to follow us on **Twitter** (@Franklin_Trust) & **MySpace** (myspace.com/ftfcu), too!



New!
Call Center

To better serve our members, we have invested in a Call Center. This new telephone system enables us to answer your calls and address your concerns in a more efficient and timely manner. We hope you enjoy the change!



NEW!
EXTRA FUNDS
FROM PAYMENT
ACCOUNTS

To find out if you have any extra cash in your Loan or VISA payment account that can be transferred to your savings or checking account, please call us at (860) 296-4379, extension 6, and follow the simple instructions.



Win
\$50!

Find the birth date hidden in this newsletter. If it's yours and you're the first one to contact us, we'll deposit **\$50** into your Franklin Trust share account!

Now & Later Holiday Loan

Celebrate now and pay back next year!
Plus... **NO PAYMENTS TILL SPRING!**¹

Open a Holiday Club with Payroll Deduction or Direct Deposit and Take 1/2 Percent OFF Your Rate!

A "NOW & LATER HOLIDAY LOAN" from Franklin Trust will help you cover your holiday expenses for just about anything you need. Borrow now to set your plans in motion and MAKE NO PAYMENTS UNTIL SPRING for those who qualify.

Term	With Holiday Club	Without Holiday Club
12 Months.....	8.49% APR ²	8.99% APR ²
24 Months.....	9.49% APR ²	9.99% APR ²

AVAILABLE THROUGH DECEMBER 31, 2019

Contact us online at www.franklintrust.org. Or apply with our 24-hour Loan Line at (860) 296-4379. Or visit our Main Office.

¹First payment due March 31, 2020. ²APR = Annual Percentage Rate. Rates and terms subject to change without notice. Rates shown are for Club 75 Platinum level members; rates for other members will be higher. Rates quoted are with Payroll Deduction; 2% higher without Payroll Deduction. For every \$1,000 borrowed at 9.49% APR for 12 months, the monthly payment would be approximately \$87.92. Equal Opportunity Lender.

Auto Loans

as low as

2.49% APR^{1,2}

SPECIAL REFINANCE OFFERS

Refinance loans from another financial institution with us and receive cash:

- **\$300 PAID ON A HOME EQUITY LOAN** (\$50,000 or more)
- **\$200 PAID ON AN AUTO LOAN** (\$20,000 or more)
- **\$100 PAID ON AN AUTO LOAN** (\$10,000 or more)

It pays to refinance with FTFCU!

HOME EQUITY LOANS

as low as

2.99% APR^{1,2}

Home Equity LINES OF CREDIT

available, too!

Call for details!

Heating Helper Loans

as low as

8.99% APR^{1,2}

VISA Card

Take your **Franklin Trust VISA debit/credit card** with you—wherever you go! **Before you travel**, let us know so that your card(s) won't be **blocked**. Please call (860) 296-4379, ext. 2, and follow the simple instructions.

Don't have a card? Sign up today to receive our special introductory rate!

Current Franklin Trust VISA Cardholders: Transfer \$2,500 minimum from another lender to your FTFCU VISA account to receive our special rate!

SPECIAL VISA INTRODUCTORY & BALANCE TRANSFER RATE:

4.75% APR¹

with payroll deduction, 2% higher without payroll deduction. Offer good for first 9 months!

VISA CREDIT CARD RATE

As Low As **9.9%** APR¹

(Contact us for details!)

Qwik CASH Loan!

Save money versus others' Pay Day Loans! Loans range from \$200-\$1,000, with terms up to six months. For details, please call (860) 296-4379 ext. 1907, 1914 or 1918.

¹APR = Annual Percentage Rate.

²Rate shown is for Club 75 Platinum level members; rate for other members will be higher. All rates are subject to change. Auto Loan, Heating Helper & VISA rates are based on payments made through Payroll Deduction.

Please call our Loan Department at (860) 296-4379, ext. 1907, 1914 or 1918 for updates and information.

The Benefits of "Preferred Checking"

NO monthly service charge! **NO** per-check charges! **NO** minimum balance requirement! **No cost** for online statements or online check images!

Unlimited debit card use! We even pay for your check reorders! You get all this - and more - just by having Direct Deposit of your net check to Franklin Trust. Sign up today!

Relationship VISA Credit Card

Order your Franklin Trust Relationship VISA Credit Card today! **No credit check!** Up to a \$1,000 limit! Must have direct deposit of net check with Franklin Trust on-going. For details, please call our Loan Department at (860) 296-4379 ext. 1907, 1914 or 1918.

Free Wi-Fi & E-Alerts

When visiting our Main Office, complimentary **Wi-Fi** is available. Please see a Member Relationship Rep during your visit.

To receive an update of any balance changes on your account via email or text message, sign up for **E-Alerts**. There's **no charge** for this service.



VISA Gift Cards

VISA Gift Cards make holiday gift-giving simple! They can be used wherever VISA is accepted.

Depending on your Club 75 level, cards cost as low as \$3.50.



"Club 75"

Club 75 points are automatically awarded in accordance with the Franklin Trust products and services you use. The more products and services used, *the more you save!* Maximum benefits are achieved when you reach 75 points, our Platinum level.

With Club 75, you can receive free or discounted costs on numerous items, such as money orders, VISA Gift Cards, GAP Insurance, and more!

Club 75 started in 2009, in conjunction with our 75th Anniversary. For details or to check your Club 75 level, stop by or call us at (860) 296-4379, ext. 1910.

Some Nice Comments...

In the year 2000, I moved back to my home state of Connecticut and looked for a teacher's credit union. I was very pleased to join the Franklin Trust Federal Credit Union. In my 19 years, I have developed wonderful relationships with all levels of personnel at the credit union. They go out of their way to ensure that you have your needs met and do it with graciousness and genuine care. I've taken out several loans and had many different transactions, but no matter what the situation I always feel the hometown connection to this credit union. I am pleased to say that the loan officer who gave me my first loan 18 years ago is still working there today. That says it all!

K.T. – Windsor, CT; Member since 2000



Franklin Remote Electronic Deposit

With "FRED", you are able to access your FTFCU account via scanner from anywhere via the internet to deposit checks, submit a loan payment, and more!

With "FRED on the Move", our mobile electronic deposit service, you can snap a photo of your check with your smartphone and deposit it directly to your FTFCU account!

Both services are *free* for qualified members! For details, please call us at (860) 296-4379 x 1910.

Show Your Kids the Value of Saving

Open a share/savings account for your children/grandchildren and teach them how to save for their goals! The \$10 one-time membership fee is waived for those aged 18 years or under.





PLEASE SHARE YOUR IDEAS

If you have a suggestion that will enhance our credit union, please let us know. You may deposit your comments in our Suggestion Box or email them directly to our President, Kiernan J. Dubay, at kiernandubay@franklintrust.org. Thank you!

GET A \$100 CASH REWARD FOR EVERY NEW LINE

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

HERE'S HOW IT WORKS:



- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**

HERE'S HOW TO SIGN UP FOR SPRINT CASH REWARDS:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

THANK YOU, Member-Owners!

During this wondrous and joyful holiday season, we wish to extend a warm “Thank You” to all of our member-owners. We sincerely appreciate being your financial institution of choice.

As Connecticut’s first federal credit union - and the fourth-oldest in the nation - Franklin Trust has been a stable, dependable, and trustworthy financial institution since 1934. We are honored to be a part of our member-owners’ lives. ^{3/31}



Happy Holidays to all!

“Once a Member, Always a Member”

Always retain your membership in Franklin Trust, even if you move or change jobs! With many electronic conveniences, it’s easy to stay in touch with your accounts! By keeping your membership, you’ll be able to compare our products and services with others’ – and choose what’s best for you! “Once a Member, Always a Member” is a special benefit of your credit union membership!

Employee Spotlight

Angela E. Palas-Garcia

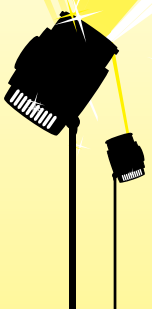


Born in Peru, **Angela E. Palas-Garcia** moved to the United States with her parents in 2005, establishing Hartford as their new home. She attended high school at Connecticut River Academy in East Hartford.

Angela was hired at Franklin Trust on April 16, 2015. Now a resident of Wethersfield, she currently works as a loan officer and data processor, among a plethora of other duties.

In her spare time, Angela enjoys hitting the gym. “I like to work out,” she says. “I like to eat, too.” Her favorite foods? “Everything,” she beams, with a smile.

Interacting with Franklin Trust staff and members rate among the most enjoyable part of her job. “It helps me develop my interpersonal skills,” she notes. Many staff and members enjoy their interactions with Angela, as well.



Franklin Trust Federal Credit Union

Main Office
632 Franklin Avenue
Hartford, CT 06114

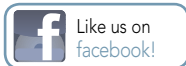
Serving Our Member-Owners Since 1934

Everyone who
lives, works, worships,
or attends school
in HARTFORD COUNTY is now
eligible for membership!

*Spread the news! Tell all your
friends & family!*

ALSO VISIT US AT...

www.franklintrust.org



WIN \$50! FIND YOUR BIRTHDATE
(Details inside!)



Upcoming Holiday Closings

VETERANS DAY HOLIDAY
Closed Monday, November 11

THANKSGIVING HOLIDAY
Open until 4:30pm on Wednesday, Nov. 27;
Closed Thursday, Nov. 28 through Sunday, Dec. 1

CHRISTMAS HOLIDAY
Closed Saturday, Dec. 21 & Sunday, Dec. 22;
Open Monday, Dec. 23;
Closed Tuesday, Dec. 24 & Wednesday, Dec. 25

NEW YEAR'S HOLIDAY
Closed Saturday, Dec. 28 & Sunday, Dec. 29;
Open Monday Dec. 30 & Tuesday, Dec. 31
Closed Wednesday, Jan. 1

THREE KINGS DAY
Closed Monday, January 6

MARTIN LUTHER KING, JR. DAY
Closed Monday, January 20

PRESIDENTS' DAY
Closed Monday, February 17

GOOD FRIDAY & EASTER HOLIDAY
Closed Friday, April 10 through Sunday, April 12

Member Services

SAVINGS

Share Savings Accounts
Checking Accounts
Gold Star Money
Market Accounts
Term Share Certificates
Individual Retirement
Accounts (IRAs)
Christmas/Holiday Club
Accounts
Vacation Club Accounts
Health Savings Accounts
Coverdell Education
Savings Accounts
Youth Accounts
March Club
Summer FUNd Club
VISA Club Accounts

LOANS

Home Equity
Home Equity
Line of Credit
Mortgages
Automobile
Personal
Lifestyle
Heating Helper
Second Chance
Qwik Cash
Fast Money
Overdraft Protection
Quinceanera
Relationship
Black Friday/
Cyber Monday



ADDITIONAL SERVICES

Direct Deposit
of Net Check
Payroll Deduction
NetTeller
Internet Banking
Mobile Banking
Shared Service
Centers
"FRED" Franklin Remote
Electronic Deposit
"FRED on the Move"
Mobile Electronic
Deposit
On-Line Bill Payer
Relationship VISA
Credit Card
VISA Classic, Gold &
Platinum
VISA Debit Card
VISA Gift Card

E-Statements
E-Alerts
Audio Response
Check Images Online
Drive-Up Window
Electronic Rates Board
Kiosk
Identity Theft Protection
Night Drop Box
Accident and Health
Insurance
Life Insurance on Loans
Temporary Disability
Insurance
Financial Counseling
Notary Service
for Members
Wi-Fi

Contact Us

MAIN OFFICE
632 Franklin Avenue
Hartford, CT 06114

HOURS

Mon., Tues., Fri.: 7:00 a.m. - 4:30 p.m.
Wednesday: 10:00 a.m. - 1:00 p.m.
Thursday: 7:00 a.m. - 6:00 p.m.
Saturday: 9:00 a.m. - 12:00 p.m.
Sunday: 1:00 p.m. - 3:00 p.m.



General Information: (860) 296-4379

Loan Dept. Extensions:
1907, 1914 & 1918

Audio Response Extension: 1

Toll-Free: (866) 835-8485

Fax: (860) 761-1980

Email: ftfcu@franklintrust.org

Website: www.franklintrust.org

Facebook: Franklin Trust
Federal Credit Union

Twitter: @Franklin_Trust

MySpace: www.myspace.com/ftfcu

Shared Service Centers Locator:
www.co-opsharedbranch.org

Surcharge-Free ATM Locations:

• www.co-opatm.org
• www.sum-atm.com