

DOLLARS & sense

SPRING/SUMMER 2020

Serving Our Member-Owners Since 1934

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

Franklin Trust FCU Annual Meeting

Tuesday, June 23, 2020 at 7:30 p.m. at FTFCU Corporate Office: 624 Franklin Avenue, Hartford, CT

ELECTIONS AND NOMINATIONS

Elections will be held at the Annual Meeting for the Board of Directors and reports will be presented on the status and progress of your Credit Union. Nominations for the Board of Directors can be made by resume or petition.



Nominations by resume must be submitted to the Nominating Committee for their review and filing with the Board Secretary by March 26, 2020. Nominations by petition must be signed by at least 92 FTFCU members and must be accompanied by a resume from the nominee(s), along with a signed certificate from the nominee(s) stating

agreement and willingness to serve if elected. Nominations by petition must be filed with the Board Secretary by May 13, 2020. The Secretary will post the names of all nominees in a conspicuous place in the Credit Union by May 19, 2020.

All elections of Board members will be determined by plurality vote and will be by ballot, except where there is only one nominee for the position. No nominations can be accepted from the floor unless sufficient nominations have not been made by the Nominating Committee or by petition to provide for each position to be filled.

Come join in the fun and participate in the affairs of your member-owned and member-directed Credit Union!

REFRESHMENTS! DOOR PRIZES!

See information about our Board nominees inside...

Follow Us on Social Media!



Visit our **website** (www.franklintrust.org) for rates, updates, and more!

Follow us on **Facebook** via www.franklintrust.org (click the Facebook link) and be sure to "Like" our profile!

Follow us on **Twitter** (@Franklin_Trust) & **MySpace** (myspace.com/ftfcu), too!

RELATIONSHIP LOAN KICKOFF

Saturday, May 30 - Friday, June 12
(excluding Saturday, June 6)

Stay tuned for
more information!

Win \$50!

Need an extra \$50 in your pocket? Locate the birth date hidden in this newsletter. If it's yours and you're the first to call us, we'll deposit **\$50** into your Franklin Trust share account!





WE ARE PROUD TO *Serve Our Member-Owners*

Franklin Trust Federal Credit Union (FTFCU), is Connecticut's *first* federal credit union and the *fourth-oldest* in the nation. FTFCU is celebrating its 86th Anniversary this year.

Founded on October 13, 1934, as the **"Public School Teachers of the City of Hartford Federal Credit Union,"** our name evolved over the years to reflect an expanding field of membership. Today, everyone who lives, works, worships, or attends school in Hartford County is eligible to join!

Our commitment and our mission is *"to improve our member-owners' lives by providing quality service with their trust and security in mind."* FTFCU has remained a strong, reliable and reputable financial institution. FTFCU management and staff are honored to be your financial institution of choice.

Over 35,000 *surcharge-FREE* ATMs!

Did you know there are more than 35,000 *surcharge-FREE* ATMs available for our members nationwide? To locate those closest to you - or to where you are traveling - simply visit our website (www.franklintrust.org) and click on the CO-OP and SUM links near the bottom of our homepage.

LOOKING FOR EXTRA FUNDS?



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, option 6,** and follow the instructions.

Over 5,700 SHARED BRANCHING LOCATIONS IN THE UNITED STATES!

Franklin Trust members can make deposits, withdraw cash, make a loan payment - and more - at over **5,700** credit union service centers nationwide! 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. Remember to bring your government-issued *photo ID* and *Franklin Trust member number/account number* when you visit any **Shared Branch**.

*Coming
Soon...*

**AFTER-HOURS
CARD SUPPORT!**

*Stay tuned
for details!*

FREE On-Line Banking & Bill Payer

NetTeller is our **FREE** online banking service that allows you to check your balances, make transfers, print cleared check images, apply for loan(s) - and more!

Bill Payer enables you to pay your bills online! You control the timing and dollar amount of your payments. Bill Payer is **FREE** with **Direct Deposit**, otherwise there is a small, monthly service charge.



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)

HOME EQUITY LOANS

as low as

2.99% APR^{1,2}

Home Equity LINES OF CREDIT

available, too!

Call for details!



VISA Card

Take your **Franklin Trust VISA debit/credit card** with you—wherever you go! If you'll be traveling, let us know so your card won't be **blocked**.

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 up to **\$2,000.00**, with terms up to 12 months. For details, please call our Loan Department at (860) 296-4379, option 3.

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 and VISA rates are based on payments made through Payroll Deduction. Please call our Loan Dept. at (860) 296-4379, option 3 for updates and information.

Looking for a NEW Relationship with a Credit Card?

Open a Franklin Trust **Relationship VISA Credit Card** today! This **Relationship** is **HASSLE-FREE** and comes with **NO** credit check! Up to a **\$1,500.00** limit! Must have on-going direct deposit of net check with Franklin Trust. For details, please call our Loan Department at (860) 296-4379, option 3.



VISA Gift Cards

Need a gift idea? Give a VISA Gift Card! The card can be used wherever VISA is accepted. Depending on your Club 75 level, VISA gift cards are as low as \$3.50.

Save Money the Preferred Checking Way:

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 = **HUGE SAVINGS**

In order to receive these benefits, sign up for Direct Deposit with FTFCU and start saving today!

NEW Call Center! Call Us Today!

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. **Call to speak with us.** We hope you enjoy the change!



Some Nice Comments...

I joined Franklin Trust Federal Credit Union over 40 years ago, in order to make my son's bar mitzvah. I do believe that Franklin Trust is truly a financial partner of a lifetime. After 40-plus years, I am a living example of that slogan. It works!

E.S. – Sarasota, FL
Member Since 1979





PLEASE SHARE YOUR IDEAS AND FEEDBACK WITH US

We appreciate feedback from our valued members. Please share your ideas on how we can improve our credit union by placing your thoughts in the *Suggestion Box*, or email them directly to our *President*, Kiernan J. Dubay, at kiernandubay@franklintrust.org.

Thank you!



LET'S CHAT via Our NEW Texting Line

Contact us via text during our regular business hours at **(860) 726-8760**.

Please note: This service is being introduced on a trail period.



Free Email-Alerts & Free Wi-Fi

Sign up for **FREE "E-Alerts"** to get updates of your account activity and balance changes via email or text message. Connect to our **FREE Wi-Fi** when you visit our office. Simply ask a Member Relationship Rep about our Wi-Fi during your next visit.



Franklin Remote Electronic Deposit

"FRED" allows you to access your FTFCU account from the privacy of your own home or job! Did you know that you can access your FTFCU account with a scanner? **FRED** allows you to deposit checks, submit loan payment(s) - and more!

"FRED on the Move", our mobile electronic deposit service, allows you to snap a photo of your check(s) with your smartphone and deposit funds directly into your FTFCU account!

These services are **free** for qualified members! For more information, please give us a call at (860) 296-4379, option 1.

Traveling Out of Town or State with your VISA?

Before you travel, give our staff a heads up. We will be happy to help make sure your card(s) won't be **BLOCKED** on your trip. Please call (860) 296-4379, option 5, and follow the instructions.

"Once a Member, Always a Member"

Whether you are moving or changing jobs, maintain your membership with Franklin Trust for life! Get access to your accounts from anywhere in the world. Our electronic services provide convenience at your fingertips. By retaining your membership, you will be able to compare our products and services with other financial institutions' – and select what is best for you! **"Once a Member, Always a Member"** is an important benefit of your credit union membership! ^{7/8}



MEET OUR BOARD OF DIRECTORS NOMINEES

NOMINEE: **Sylvia Vargas**

LENGTH OF MEMBERSHIP: **45 years**

What do you know about Franklin Trust Federal Credit Union?

I am familiar with the origins of our credit union as a member organization started by a small group of teachers at Hartford Public High School. Its mission to serve the under-served has been the connecting factor for nearly 86 years. As an active member of our credit union, I have participated in most of the changes that have occurred in the last 45 years, including changing its name from Central Connecticut Teachers Federal Credit Union to Franklin Trust Federal Credit Union, to better reflect our diverse membership.

Why do you want to serve on the FTFCU Board of Directors?

I believe in the credit union movement. I have a strong background as an activist in the credit union movement, labor movement, City of Hartford community and political service. I take great pride in the volunteer work that I do to help move our diverse communities forward.

What qualifications and skills do you possess that could be beneficial should you be appointed?

I have served as secretary, vice chair, and as chairperson of the Board of Directors of FTFCU at different times over the past 27 years. During this period, I have actively participated in all of our Board's planning and strategy sessions. I have also participated in numerous state, regional, and national credit union training conferences. Furthermore, I have studied numerous manuals, policy guides, and other related materials.

NOMINEE: **Peter R. Roach**

LENGTH OF MEMBERSHIP: **51 years**

What do you know about Franklin Trust Federal Credit Union?

I am very well-acquainted with Franklin Trust FCU, as I have been a very active member for 51 years. During my active membership, I have been very involved in every phase of the credit union movement. I have been part of the membership that has kept Franklin Trust growing in its membership, as well as its financial philosophy. Also, I was involved in the changing of its name (Central CT Teachers FCU to Franklin Trust FCU).

Why do you want to serve on the FTFCU Board of Directors?

I am a strong supporter of the credit union movement and have been very active in the Hartford community through several active community organizations, including the Blue Hills Community, Artists Collective, Community Health Services, The Village, and John E. Rogers Association.

What qualifications and skills do you possess that could be beneficial should you be appointed?

I have served as a Board Member before I was elected as Chairman of the Board. During this period of time, Franklin Trust FCU has grown and is recognized throughout the state and city as one of the leading Credit Unions. I have also attended national, regional and state credit union meetings and represented Franklin Trust FCU by serving on conference panels.

Invest in your Child(ren) or Loved One(s) Today: Open an FTFCU Account!

Show your children or grandchildren the benefits of saving by opening share/savings accounts for them!

The one-time, **\$10** membership fee is **WAIVED** for those aged 18 years or younger.



Credit Union Members Switch to Sprint®
Get a cool \$200 cash.
Plus \$100 annual loyalty reward



Love My Credit Union Rewards Sprint
Get cash

Cash via deposit. \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration. Loyalty: via deposit. \$100/yr. per account.



Franklin Trust Federal Credit Union

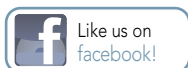
Main Office
632 Franklin Avenue
Hartford, CT 06114

Serving Our Member-Owners Since 1934

Everyone who
lives, works, worships,
or attends school
in HARTFORD COUNTY is now
eligible for membership!
*Tell all your
friends & family!*

ALSO VISIT US AT...

www.franklintrust.org



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



Upcoming Holiday Closings

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

MEMORIAL DAY
Closed Monday, May 25

INDEPENDENCE DAY
Closed Friday, July 3

LABOR DAY
Closed Monday, September 7

COLUMBUS DAY
Closed Monday, October 12

VETERANS DAY HOLIDAY
Closed Wednesday, November 11



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

- E-Statements
- E-Alerts
- Texting
- 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.

NO SUNDAY HOURS
MEMORIAL DAY through LABOR DAY

General Information: (860) 296-4379
Loan Department: Option 3
Audio Response: Option 4
Toll-Free: (866) 835-8485
Text: (860) 726-8760
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

