

DOLLARS & sense

FALL/WINTER 2022-23

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 - \$2,500 for 12 months!
- NO Payments until January 31, 2023
- Applicant must have on-going Direct Deposit of net check!
- \$30 Application Fee!
- Loans will be processed in the order they are received.

**NO
Credit
Check!**

Offer Good on these Dates Only & Only for those who Qualify:

Tuesday, November 1st - Wednesday, November 30th, 2022

RESTRICTIONS MAY APPLY. Loans will be processed online.
Apply through your mobile app.



SKIP-A-PAYMENT!

Thank You for your loyalty and support!

You can skip your Personal or Auto loan payment in the month of December. You must have been on time for all payments in the last 12 months and interest will continue to accrue. **RESTRICTIONS MAY APPLY. Processing fee is \$45.00 per loan.**

Email loanspecial@franklintrust.org by **December 10, 2022** to express your interest in a skip a pay and a document will be sent to you.



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, option 6, and follow the simple instructions.

NEW! Certificate of Deposit Special

- 12 Month CD Special
- 2.00% APY (annual percentage yield)
- Minimum deposit of \$1,000
- New Money Only
- No withdrawals from existing account within the last 30 days.

Call Member Services (option 1) or [email ftfcu@franklintrust.org](mailto:ftfcu@franklintrust.org) to express your interest.



Help Your Youngsters Save

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

NEW – Coming Soon!

Your ATM will soon be able to take cash or check deposits. Share account opening will be getting easier by being able to open a share account online.



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!).



Win \$88!

Find the birth date hidden in this newsletter. If it's yours and you're the first one to contact us, we'll deposit **\$88** into your Franklin Trust share account!

Access Your Accounts @ Shared Branching Locations!

Franklin Trust members can conduct business on their FTFCU accounts at over **6,000** 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 ATMS link on our homepage. Bring your driver's license and FTFCU member/account number with you when you visit a Shared Branch.

FREE ON-LINE SERVICE

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!



Over 30,000 *surcharge-free* ATMs!

More than 30,000 *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 ATMS link on our homepage.



Relationship VISA Credit Card

Order your FTFCU Relationship VISA Credit Card today! **No credit check!** Up to \$1,000 limit! Must have direct deposit of net check with Franklin Trust on-going.

Apply today through your mobile app!

After-Hours Card Support

If you are experiencing credit/debit card problems after our business hours, please call 800-547-3099 for assistance.

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 Loan

- Relationship loan now available all year
- One Relationship loan at a time
- No Credit Check
- Must have net check
- *Apply today through your mobile app!*

Auto Loans

as low as

3.74% 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

4.5% 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! **Before you travel**, let us know so that your card(s) won't be **blocked**. Please call (860) 296-4379, option 5, 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 \$500 - \$2,000, with terms up to 12 months. For details, please call (860) 296-4379, option 3.

¹APR = Annual Percentage Rate.

²All rates are subject to change. Auto Loan & 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.



VISA Gift Cards

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



Fraud Center

New! Franklin Trust FCU Fraud Center Text Alerts and Emails. All text alerts will come from short code 96923. You can add this number to your phone so you recognize it as coming from our Fraud Center. You can confirm in real time if the purchases are valid and your card will be immediately unblocked. If you text help to the above referenced short code you will receive a help message back.

“Once a Member, Always a Member”

Always retain your membership in Franklin Trust, even if you move or change jobs! With our plethora of 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!

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, Debi Althen, at debi@franklintrust.org. Thank you! 04/18

LET’S CHAT via Our Texting Line

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

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.



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, option 1.

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.



THANK YOU, Member-Owners!

Franklin Trust has been a stable, dependable and trustworthy financial institution since 1934. No member-owner has ever lost a penny of insured savings with us. We will be here for you and your family in the years ahead, providing top-notch service for all your financial needs.

We extend a huge "Thank you" to all our member-owners. We are here for you – and without you there would be no credit union.

Happy Holidays to all!



Phone System Options!

HERE IS A LITTLE HELP WITH OUR NEW PHONE SYSTEM...

Option 1.....Member Services	Option 8.....Address, Hours, Fax Number and Routing number
Option 2.....Spanish	Option 9.....Dial by name directory
Option 3.....Loans	Texting phone number.....860-726-8760
Option 4.....Audio Response	After hours card support.....800-547-3099
Option 5.....Update cards for travel	
Option 6.....Extra funds from loan or visa payment accounts	

Options 1 through 3 are not available when our office is closed.



Some Nice Comments...

"Thank you for accepting me. Thank you for giving me a 2nd chance in life on turning my credit and life in the right direction. I need you to recognize those ladies who's names I have added in this email. Anybody can get a job at a bank. But it takes a certain personality to reflect treating people how you would like to be treated. We are all human and not always at our best even me. And not being judged or having that count against us speaks volumes.

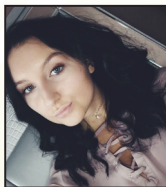
Never change who you are despite what others might think and not because the majority won't take the time out to speak up I the minority will always do so no matter who or what!"

S.G. – Member since 2019



Employee Spotlight

Almira Beganovic



Almira was born and raised in Hartford and now resides in Wethersfield with her mom. Almira is currently attending Manchester Community College.

Almira joined Franklin Trust in September 2020. Almira started as teller and has since moved to a newly created department – CU Solutions. This is where she aides the credit union in finalizing transactions that you, our member/owners have performed.

Almira has a 2-year-old nephew, Aryan, that brings her great joy. She spends her free time going to the gym and spending time with family and friends.

What is your favorite part of working at Franklin Trust? "I love working with my co-workers. They are like my second family".

Franklin Trust is lucky to have Almira as part of the team. She is extremely polite, thorough and a joy to work with.



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 \$88! FIND YOUR BIRTHDATE
(Details inside!)



Upcoming Holiday Closings

VETERANS DAY HOLIDAY
Closed Friday, November 11
OPEN Saturday, November 12

THANKSGIVING HOLIDAY
Closed Thursday, Nov. 24 through Friday, Nov. 25
OPEN Saturday, November 26

CHRISTMAS HOLIDAY
Closed Saturday, December 24
Closed Monday, December 26

NEW YEAR'S HOLIDAY
Closed Saturday, December 31
Closed Monday, January 2

MARTIN LUTHER KING, JR. DAY
Closed Monday, January 16

PRESIDENTS' DAY
Closed Monday, February 20

GOOD FRIDAY
Closed Friday, April 7
OPEN Saturday, April 8



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
Second Chance
Qwik Cash
Fast Money
Overdraft Protection
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.: 7:30 a.m. - 4:30 p.m.
Wednesday: 10:00 a.m. - 1:00 p.m.
Thursday: 7:30 a.m. - 5:30 p.m.
Saturday: 9:00 a.m. - 12:00 p.m. (Call Center will not be available)
Sundays: Closed



General Information: (860) 296-4379

Member Services: Option 1

Spanish: Option 2

Loan Department: Option 3

Audio Response: Option 4

Toll-Free: (866) 835-8485

Fax: (860) 761-1980

Email: ffcu@franklintrust.org

Website: www.franklintrust.org

Facebook: Franklin Trust
Federal Credit Union

Twitter: @Franklin_Trust

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

Surcharge-Free ATM Locations:

- www.co-opatm.org
- www.sum-atm.com