



DOLLARS & sense

SPRING/SUMMER 2021

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 22, 2021 at 6:00 p.m. at FTFCU Business Office: 624 Franklin Avenue, Hartford, CT

ELECTIONS AND NOMINATIONS

Elections will be held at the Annual Meeting for the Board of Directors. 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 review and filing with the Board Secretary by March 23, 2021. Nominations by petition must be signed by at least 94 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, 2021. The Secretary will post the names of all nominees in a conspicuous place in the Credit Union by May 18, 2021.

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

See information about our Board nominees inside!

Life, Disability & GAP Insurance

Protection Products for your loans. Taking out a loan can feel like taking on a lot of responsibility. For your protection and if the unexpected were to occur.

Credit Life and/or Credit Disability Insurance.

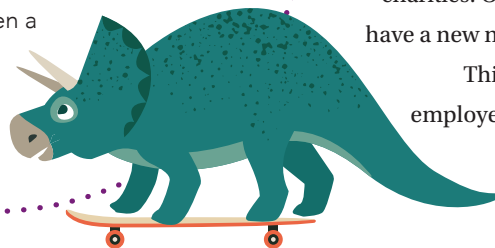
GAP Coverage is a debt cancellation product that covers the difference between the insurance settlement amount and the outstanding loan balance if your vehicle is involved in a total loss claim, as determined by your auto insurance provider.

These products are additional costs and are optional.



APRIL IS YOUTH MONTH

Introduce your children or grandchildren to the benefits of saving by opening share/savings accounts for them! The \$10 one-time membership fee is waived for those aged 18 years or younger. Open a youth account in April and they will receive a gift.



Dress Down

Each month a team of employees choose a charity that is close to their hearts. In 2020, our employees donated over \$1,500 to a variety of charities. Our dress down days will have a new name, **Jeans for Charity**.

This program provides our employees with the opportunity to enjoy dressing down while making a difference.



NEW! 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.

“LIKE” FRANKLIN TRUST ON FACEBOOK!

ENTER to win \$50! It's simple... just **“Like”** us on Facebook! One member will be chosen at random on August 2, 2021 from all eligible **“Likes”**. The winner will be notified and his/her name will be posted on our Facebook Page!

Simply enter “Franklin Trust Federal Credit Union” on your Facebook page. **“Like”** us today!

Only Franklin Trust FCU members (excluding FTFCU employees) are eligible for the drawing. The prize will be deposited into the winner's FTFCU share account.

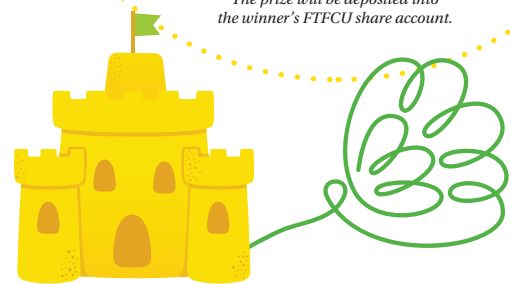
FREE ON-LINE SERVICE

NetTeller is our **free** online banking service that allows you to check your balances, make transfers, print cleared check images, apply for a loan - 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** when you have Direct Deposit, otherwise there is a small monthly service charge.

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. ^{7/21}



Home Equity Loan

IT IS GO TIME FOR YOUR DIY PROJECTS

Put the equity in your home to work for you - with a Home Equity Loan! Franklin Trust now offers up to 75% loan to value (LTV) financing.

Rates are as low as 2.99% APR*!

Please call our Loan Department at 860-296-4379, option 3 for further details. *APR = Annual Percentage Rate

Phone System Options!

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

Option 1 Member Services
 Option 2 Spanish
 Option 3 Loans
 Option 4 Audio Response
 Option 5 Update cards for travel
 Option 6 Extra funds from loan or visa payment accounts

Option 7 Emergency Visa Increase
 Option 8 Address, Hours, Fax Number and Routing number
 Option 9 Dial by name directory
 Texting phone number 860-726-8760
 After hours card support..... 800-547-3099
Options 1 through 3 are not available when our office is closed.

LET'S CHAT via Our **NEW** Texting Line

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



We are 87 years old and you can **WIN \$87!** Can you locate the birth date hidden in this newsletter? If it's yours and you're the first to call us, we'll deposit **\$87** into your Franklin Trust share account!



Some Nice Comments...

"I just wanted to drop you a quick note to let you know I received some very professional assistance with a "stop payment" of a check I had written both J and J were very professional and helpful in assisting me with my situation. So kudos to them"

R.A. - Wethersfield, CT
Member Since 1975



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 give us a call at (860) 296-4379, option 1.

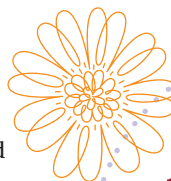
Relationship Loan

- Relationship loan now available all year
- No Credit Check
- Must have net check
- Email your request to loanspecial@franklintrust.org

Have A Good Idea? Please Let Us Know!

We're always open to suggestions from our member-owners regarding ways that would improve your credit union. If you have an idea, please email your comments directly to your *President/CEO*, Debi Althen debi@franklintrust.org.

We look forward to hearing from you!



After-Hours Card Support

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

Auto Loans as low as

2.49% APR¹

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% APR¹

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

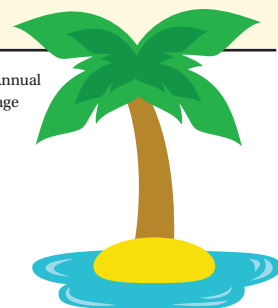
As Low As **9.9% APR¹**

(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.



Scholarships

Are you headed off to college or trade school in 2021?

Why not be considered to receive a \$1,000 scholarship from Franklin Trust Federal Credit Union? You are eligible to apply if you are a graduating high school senior and have been a member for at least six months.

Two scholarships are available.

- \$1,000 if you are enrolling in an accredited undergraduate college degree program for the academic year 2021-2022 or
- \$1,000 if you are enrolling in an accredited trade school

Applications will be accepted from **March 1, 2021 - May 1, 2021.**

Winners will be notified **June 28, 2021.**

Email debi@franklintrust.org for an application.

Franklin Trust Federal Credit Union is committed to helping our members achieve lifelong success by providing financial support to a deserving undergraduate member attending an institution of higher education.



THANK YOU, Member-Owners!

To all Franklin Trust members, we say “**Thank You**” for your business and faith in us! If you are a future member, we look forward to serving you!

The financial landscape has undergone many changes, but Franklin Trust remains stable, dependable and trustworthy. During our 87 years in operation, *no member has ever lost a penny of insured savings with us.* We will always be here for you and your family, providing outstanding service for all your financial needs.



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](https://twitter.com/Franklin_Trust))!

Over 5,600 SHARED BRANCHING LOCATIONS IN THE UNITED STATES!

Franklin Trust members can make deposits, withdraw cash, make a loan payment - and more - at over **5,600** 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 *photo ID* and *Franklin Trust member number/account number* with you when you visit a **Shared Branch**.

“Once a Member, Always a Member”

Even if you are moving or changing jobs, hold onto your membership in Franklin Trust! You can access your accounts from anywhere via our numerous electronic conveniences. In addition, by keeping your membership, you'll be able to compare our products and services with others' - and pick what fits you best! “*Once a Member, Always a Member*” is an important benefit of your credit union membership!

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.



MEET OUR BOARD OF DIRECTORS NOMINEES

NOMINEE: **Dr. Lenford Lawes**

LENGTH OF MEMBERSHIP: **28 years**

What do you know about Franklin Trust Federal Credit Union? In 1934, a group of teachers organized a credit union for the purpose of saving and the hope to enhancing their lives. FTFCU is the fourth-oldest federal credit union in the United States. It is constantly increasing the number of services it offers its members. It has grown from a single location, to two branches in Hartford and over 5,500 shared service centers.

Why do you want to serve on the FTFCU Board of Directors? Having found the credit union beneficial for many years, I am driven to help strengthen FTFCU to continue its progressive growth. As a member of the Board of Directors, I would be in a position to encourage the leaders to develop policies that are financially important to our member-owners. I am asking the nominating committee to consider my candidacy as a member of the Board of Directors of FTFCU.

What qualifications and skills do you possess that could be beneficial should you be appointed? In 1975, I became a member of the teachers' credit union in Jamaica. I was a member of that credit union for five years. When I decided to immigrate to the USA, the credit union helped me tremendously to acquire a loan to further my education in the United States. Shortly after I started teaching in the Hartford Public Schools, I was introduced to FTFCU where I became a member-owner. I have been a member of the Credit Union for over twenty years. Over the years, the credit union has been a great resource to acquire a loan and help to improve my life financially. As an educator for over thirty-five years and as a teacher and administrator in the Hartford Public Schools for many years, I have worked with many students in the Finance Academy and introduced them to the credit union concept of financial services. I have seen tremendous growth in FTFCU from being the Central Connecticut Teachers Federal Credit Union, which was primarily for teachers, to now FTFCU with a community charter. FTFCU has found creative ways of assisting people with their financial services.

NOMINEE: **Stephen Edgerly**

LENGTH OF MEMBERSHIP: **34 years**

What do you know about Franklin Trust Federal Credit Union? I have been a member of Franklin Trust Federal Credit Union for 34 years, and a credit union member for 54 years. I have seen this credit union serve its members-owners and now the Hartford County community (especially the underserved), so that they have also become member-owners. I have seen the Black Friday/Cyber Monday loans turn into a program for helping members in need of financial help during the holidays. I have seen a staff of employees excel in their duties, which makes us all very proud to be members of such a diverse organization. We have employees that are bilingual, which is so important when communicating in a community of multiple languages. This is a little of what I know about Franklin Trust Federal Credit Union.

Why do you want to serve on the FTFCU Board of Directors? I have been a volunteer on the Board of Directors for approximately 29 years and hope that during those years I have made a difference in the progressive movement of the Credit Union. I would like to continue to serve on the board, as I feel there is much more I can contribute as a board member and a member/owner of this financial institution. I am asking the nominating committee to consider nominating me for the Board of Directors.

What qualifications and skills do you possess that could be beneficial should you be appointed? I have been a member of Franklin Trust Federal Credit Union for a number of years. I have attended all financial planning sessions for every year I have been a Board member. I have been vice chairperson for the last 27 years. I have attended conferences on the operations of credit unions, read literature on credit union regulations, and read the Board of Directors handbook. I have been involved in making many of the improvements to the credit union. I enjoy working with the rest of the Board members and hope that I bring some of my knowledge and skills to the Boardroom. I would like to continue serving on the Board and be involved in moving the credit union forward.

NOMINEE: **David A. Krikorian**

LENGTH OF MEMBERSHIP: **14 years**

What do you know about Franklin Trust Federal Credit Union? The first thing I know about Franklin Trust Federal Credit Union is that everyone is treated like family. One of the driving forces behind the Franklin Trust Federal Credit Union is their desire to cultivate relationships with its members and the community. Also, FTFCU is actively involved in Hartford schools and committed to the development of financial literacy with young people. Lastly, FTFCU is committed to all members/owners and assisting them in enhancing their lives by educating them on current financial matters.

Why do you want to serve on the FTFCU Board of Directors? Having been a member for the past 14 years and becoming actively involved over the past 8 years I have been afforded the opportunity to participate in the growth of the FTFCU. Being part of the team that assisted in acquiring the Community Charter for the Franklin Trust Federal Credit Union was very rewarding. Being a member of the Board of Directors will continue to allow me to grow FTFCU and move it in the right direction for the future. Lastly, I want to assist in growing the membership at FTFCU.

What qualifications and skills do you possess that could be beneficial should you be appointed? As a City of Hartford Teacher for over 20 years I feel I have a unique insight into the young people of today. Earning a B.S. in Marketing and M.S. in Business Education has given me much knowledge in the best ways to help promote FTFCU and to move it into the technological age we have become. My extensive computer skills will assist in keeping FTFCU on the cutting edge. Also, I have a strong background in economics/finance, which gives me insight in the financial institutions of today, which allows me to help grow FTFCU. Serving on the Board of Directors has been very rewarding and enlightening. I would like to continue to serve our members/owners as a member on the Board of Directors.



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 \$87! FIND YOUR BIRTHDATE
(Details inside!)



Upcoming Holiday Closings

GOOD FRIDAY
Closed Friday, April 2

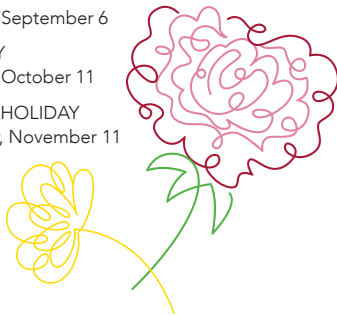
MEMORIAL DAY
Closed Monday, May 31

INDEPENDENCE DAY
Closed Monday, July 5

LABOR DAY
Closed Monday, September 6

COLUMBUS DAY
Closed Monday, October 11

VETERANS DAY HOLIDAY
Closed Thursday, 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

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