

DOLLARS & sense

SPRING/SUMMER 2019

Serving Our Member-Owners Since 1934

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

WE'RE CELEBRATING OUR 85th Anniversary & YOU'RE INVITED!

FRANKLIN TRUST FEDERAL CREDIT UNION ANNUAL MEETING & 85th ANNIVERSARY GRAND GALA

Friday, June 21, 2019 | Starting at 7 p.m.

WHERE: at The Bond | 338 Asylum Street, Hartford, CT | (860) 519-5572

COST: \$40 per member, which will be deposited to your FTFCU share/savings account after you attend! Reservations required!

Chef Stations! Live Music! Great Gifts! Come Celebrate With Us!

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 resumé must be submitted to the Nominating Committee for their review and filing with the Board Secretary by March 24, 2019. Nominations by petition must be signed by at least 87 FTFCU members and must be accompanied by a resumé 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 11, 2019. The Secretary will post the names of all nominees in a conspicuous place in the Credit Union by May 17, 2019.

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.

Please complete & return the coupon below by June 11, 2019 to: Franklin Trust FCU, 632 Franklin Ave., Hartford, CT 06114. For more information, call (860) 296-4379, ext. 1901.

YES! I will attend the Credit Union Annual Meeting & Grand Gala on June 21, 2019.

Enclosed please find my share draft/check for \$40 made payable to "Franklin Trust FCU" to guarantee my arrival. I understand that the \$40 will be deposited to my Franklin Trust Federal Credit Union share account after I attend at the Annual Meeting.

Name: _____

Address: _____

City/State/Zip: _____

Member Share Account #: _____



See information about our Board Nominees inside...



WE'RE CELEBRATING 85 YEARS *of Serving our Member-Owners!*

Connecticut's *first* federal credit union and the *fourth-oldest* in the nation, Franklin Trust Federal Credit Union is celebrating its 85th 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. Now, everyone who lives, works, worships, or attends school in Hartford County is eligible to join!

Way back in 1934, the Major League Baseball All-Star Game was played for just the second time, baseball great Hank Aaron was born, Shirley Temple performed in her first movie, Donald Duck made his initial screen appearance, a postage stamp cost 3 cents, a gallon of gas was 10 cents, and a new car was priced at about \$625. Quite a bit has changed since then.

Unchanged, however, is our commitment, as our Mission Statement affirms, "to

improve our member-owners' lives by providing quality service with their trust and security in mind." Through the many twists and turns during the past 85 years, we've remained a strong, stable, and dependable financial institution. We sincerely appreciate the honor of being your financial institution of choice.



Over 35,000 *surcharge-free* ATMs!

More than 35,000 *surcharge-free* ATMs are available for our members nationwide! To locate those closest to 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 bottom of our homepage.

OVER 5,600 SHARED BRANCHING LOCATIONS

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/account number with you when you visit a Shared Branch.



Can you locate the birth date hidden in this newsletter? If it's yours and you're the first one to call us, we'll deposit **\$85** into your Franklin Trust share account!

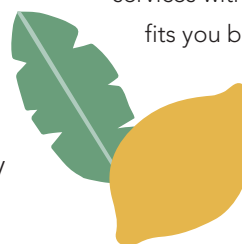
Check Us Out Online

Visit our **website** (www.franklintrust.org) for rates, updates, links, to email us - and much more! You can access our **Facebook** page via the link on our homepage - and be sure to "Like" us! Follow us on **Twitter** (@Franklin_Trust) & **MySpace** (myspace.com/ftfcu), too!

RETAIN YOUR FTFCU MEMBERSHIP

Whether you are moving or changing jobs, maintain your membership in Franklin Trust! You can access your accounts from anywhere via our many electronic conveniences. Plus, by keeping your membership, you'll be able to compare our products and services with others' - and select what fits you best! "**Once a Member,**

Always a Member" is an important benefit of your credit union membership!



Auto Loans

as low as

3.24% 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

3.49% 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 from \$200 - \$1,000, with terms up to six months. For details, please call our Loan Department at (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 and VISA rates are based on payments made through Payroll Deduction. Please call our Loan Dept. at (860) 296-4379, ext. 1907, 1914 or 1918 for updates and information.

Free Online NetTeller & Bill Payer

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.

Relationship VISA Credit Card

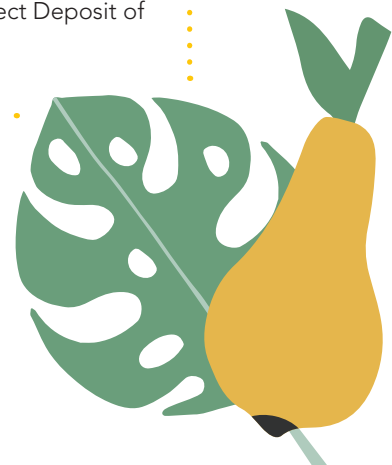
Order your Franklin Trust Relationship VISA Credit Card today! **No credit check!** Up to a \$1,000 limit! Must have direct deposit of net check with Franklin Trust on-going. For details, please call our Loan Department at (860) 296-4379 x 1907, 1914 or 1918.

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 - when you have Direct Deposit of your net check to Franklin Trust. *Sign up today!*

Free E-Alerts & Wi-Fi

Sign up for free **E-Alerts** to get updates of any balance changes on your account via email or text message. Free **Wi-Fi** is available at our office. Simply ask a Member Relationship Rep during your visit.



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!



Franklin Remote Electronic Deposit

“FRED” lets you access your FTFCU account by scanner via the internet to deposit checks, submit a loan payment - and more!

“FRED on the Move”, our mobile electronic deposit service, allows you to snap a photo of your check with your smartphone and deposit it directly to your FTFCU account! ^{10/24}

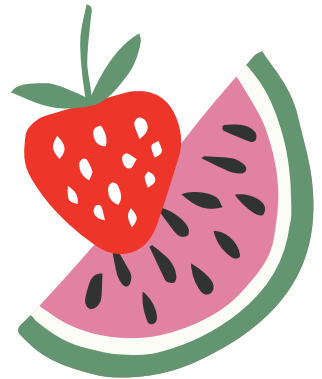
These services are **free** for qualified members! For more information, please give us a call at (860) 296-4379 x 1910.

“Club 75”

Club 75 points are automatically awarded according to the Franklin Trust products and services you use. The more you use, *the more you can save!* Maximum benefits are attained when you reach 75 points, our Platinum level.

With Club 75, you can receive free or discounted costs on many items, including money orders, VISA gift cards, GAP Insurance, and more!

We started Club 75 back in 2009, when we celebrated our 75th Anniversary. For more information or to check your Club 75 level, stop by our office or call us at (860) 296-4379, ext. 1910.



OPEN ACCOUNTS FOR YOUR CHILDREN

Show your children or grandchildren 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.

Some Nice Comments...

I have been a Franklin Trust member for over 20 years. It's my credit union forever. It's the best in Connecticut. Thank you, F.T.F.C.U.!

R.M. - Bloomfield, CT; Member since 1998



LET US KNOW YOUR IDEAS

Please share your ideas on how we can better our credit union. Put them in our Suggestion Box or email them directly to our President, Kiernan J. Dubay, at kiernandubay@franklintrust.org.

Thank you!

MEET OUR BOARD OF DIRECTORS NOMINEES

NOMINEE: **Kiernan J. Dubay**

LENGTH OF MEMBERSHIP: **35 years**

What do you know about Franklin Trust Federal Credit Union?

I know that this credit union was chartered on October 13, 1934. I know that it has had several name changes over the years, beginning as "Public School Teachers of the City of Hartford Federal Credit Union". On May 5, 1949, it became known as "Hartford Teachers Federal Credit Union". On March 27, 1956, it became known as "Central Connecticut Teachers' Federal Credit Union" and on March 6, 1997, we became known as "Franklin Trust Federal Credit Union", because of our diverse field of membership. I know that we are Federal Charter number 12, and that we are currently the 4th-oldest federally-chartered credit union in the country. I also know that on June 21, 2013, we were approved for our community charter. Now people who live, work, worship, or attend school in, and businesses and other legal entities located in Hartford County, Connecticut are eligible for membership in our credit union. We are growing in membership and expect that we will soon reach 9,000 member-owners of Franklin Trust Federal Credit Union.

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

Having worked in credit unions for 30 years, I feel I have a lot of knowledge and experience that I am able to bring to the boardroom. By being on the Board of Directors, I have a say as to the direction and policies of our credit union. I would like to continue to help our member-owners improve their financial well-being, as it impacts their lives.

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

I began my credit union career in March of 1989, when I went to work for Dutch Point Credit Union in their Management Trainee Program. I learned a lot in my short time there, from being a Member Service Representative, to being in the Lending Area, to being an Assistant Branch Manager. While there I also took some banking courses at the American Institute of Banking in the evening. When the banking crisis hit in 1990, the management trainee program ended, so I went to Hartford Healthcare Credit Union where I did lending for 7 years. While there, I worked part-time nights doing collection work for Franklin Trust FCU. In October of 1996, I was hired full-time for Franklin Trust and have been here since. From 1998 through 2000, when I graduated, I attended CUNA Management School for 2 weeks each summer at the University of Wisconsin in Madison. In February of 1999, I created our first website, and in April of that year, I started our debit card program. I have been instrumental in creating the great team of employees that we currently have, always trying to have them grow in experience, knowledge, and position, as well as our culture of helping our member-owners.

NOMINEE: **Philip Paternostro**

LENGTH OF MEMBERSHIP: **43 years**

What do you know about Franklin Trust Federal Credit Union?

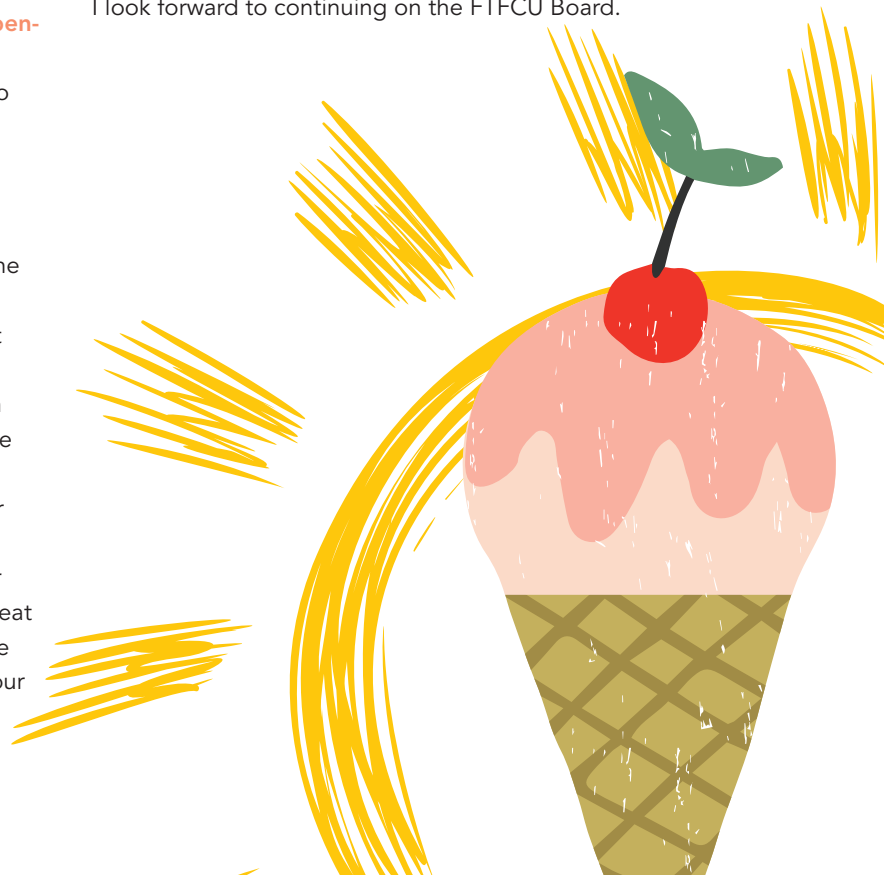
I have been a member of Franklin Trust Federal Credit Union for the past forty-three years and I have been on the Supervisory Board for ten years of which I have been chairman for the past eight years. I have also served on the Board of Directors for the last eight years which oversees the daily operations. During this time I have found FTFCU to have staff who are courteous and diligent in their duties and to be an excellent example of a well-run fiscal organization.

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

After having served for the past ten years, I am extremely pleased with the direction that FTFCU is going under the leadership of Kiernan J. Dubay and would like to continue in helping to formulate the vision and policies of FTFCU.

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

I am a life-long resident of the Hartford region and quite familiar with the current issues that face our metropolitan area. I have served on the Hartford Areas Rally Together board as community leader and vice-president, and I was chairman of the elections committee for the Hartford Federation of Teachers. The interpersonal skills that I developed in these capacities have allowed me to create consensus among diverse populations, to understand the problems that our community faces, and to have the ability to forge relationships among various Hartford agencies. I look forward to continuing on the FTFCU Board.



Franklin Trust Federal Credit Union

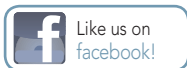
Main Office
632 Franklin Avenue
Hartford, CT 06114

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 \$85! FIND YOUR BIRTHDATE
(Details inside!)



Upcoming Holiday Closings

GOOD FRIDAY & EASTER HOLIDAY
Closed Friday, April 19 through Sunday, April 21

MEMORIAL DAY
Closed Monday, May 27

INDEPENDENCE DAY
Closed Thursday, July 4

LABOR DAY
Closed Monday, September 2

COLUMBUS DAY
Closed Monday, October 14

VETERANS DAY HOLIDAY
Closed Monday, 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.: 7:00 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 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

