

DOLLARS & sense

FALL/WINTER 2015-16

Serving Our Member-Owners Since 1934

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

Black Friday/Cyber Monday Loan

- This loan is for \$1,000 for 12 months!
- NO PAYMENTS until January 31, 2016!
- Applicant must have Direct Deposit!
- \$25 Application Fee!



Only Available at the Main Office

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

Sun., Nov. 22 • 11-4pm; Mon., Nov. 23 • 7-4:30pm; Tues., Nov. 24 • 7-4:30pm;
Wed., Nov. 25 • 10-4:30pm; Mon., Nov. 30 • 7-4:30pm

RESTRICTIONS MAY APPLY.

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

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

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

Personal or Auto Loan

December 2015

Home Equity, HELOC, or Mortgage

December 2015

January 2016

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



You can skip your Personal or Auto loan payment in the month of December and/or your Home Equity Loan, HELOC, or Mortgage 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. Just complete the form below.

Return this form completed by **December 15, 2015**. 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 any FTFCU office or fax it to (860) 761-1980 or mail it by December 15, 2015 to: Franklin Trust Federal Credit Union, 632 Franklin Avenue, Hartford, CT 06114. Questions? Please call our Loan Dept. at (860) 296-4379, ext. 1907 or 1914.

Check Out Our New Website!

www.franklintrust.org

Be sure to check out our newly improved website! It has our rates, updates, testimonials, games – and much more!

Also, visit us on **Facebook** and follow us on **Twitter** via the links on our homepage!

On-Line Convenience: Bill Payer & NetTeller

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

NetTeller is our **free**, online banking service that lets you check your balances, make transfers, print cleared share draft images – and more!

Win \$50!

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



Over 5,300 Shared Branching locations!

Franklin Trust members are welcome at over **5,300** credit union service centers nationwide to make deposits, withdraw cash, make a loan payment – and more! To locate a service center near you or to where you will be traveling, just log on to our website (www.franklintrust.org) and click on the Shared Service Centers link at the top of our homepage. Always bring your photo ID and FTFCU member/account number with you to the service center.



Over 35,000 Surcharge-Free ATMs

More than **35,000 surcharge-free** ATMs are available for our members nationwide! To find those near you, just log on to our website (www.franklintrust.org) and click on the *Shared Service Centers* link at the top of our homepage.



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, 2015

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

¹First payment due March 31, 2016. 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! 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%

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

VISA CREDIT CARD RATE

As Low As **9.9%**

(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 or 1914.

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 or 1914 for updates and information.

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 checks and check reorders! You get all this – and more – just by having Direct Deposit of your net check to Franklin Trust. **Sign up today!**

VISA Relationship Credit Card

Open an FTFCU VISA Relationship Credit Card today! No credit check!

\$1,000 limit! Must have direct deposit with

Franklin Trust on-going for at least a month. For details, please call (860) 296-4379 x 1907 or 1914.



“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 save!* Maximum benefits are attained when you reach our Platinum level, which is 75 points.

With Club 75, you can earn up to .75% *deducted* from your new loan rate (VISA, Qwik Cash, Home Equity, HELOC & Overdraft Protection excluded) and/or up to .75% *added* to your new certificate rate. You can also enjoy free or discounted costs on VISA gift cards, traveler’s checks, GAP Insurance, money orders, and more!

Club 75 began back in 2009, in conjunction with our 75th Anniversary. For more information or to check your Club 75 level, stop by either of our offices or call us at (860) 296-4379, ext. 1910. 3/17

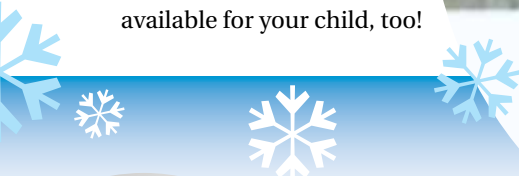


Teach Your Kids TO SAVE!

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

The standard \$10 one-time membership fee is waived for those aged 18 years or under.

Inquire about the special offers that are available for your child, too!



SOME NICE COMMENTS ...

My husband and I have belonged to Franklin Trust Federal Credit Union for many years, and it has always been a pleasurable experience. From the customer service representatives to the managers at both branches, it is not your typical bank. My daughter recently began her freshman year of college out of state, and we were concerned about her being able to access her Franklin Trust account. Well, to no surprise, the staff at the Asylum Street branch came to the rescue. They went above and beyond, and located a shared branch that was within 3 miles of her college. They gave me all the pertinent information my daughter

would need to access her account, too. Upon arriving at the branch near her college, everything went like clockwork. Thanks to the Asylum Street office's staff and the Franklin Trust family, we are convinced that Franklin Trust is more than just a place to bank.

– P.G., East Hartford, CT

VISA Gift Cards

Make holiday gift-buying easy! Give VISA Gift Cards!

They can be used wherever VISA is accepted. Depending on your Club 75 level, cards cost as low as \$3.50.



Franklin Remote Electronic Deposit



“FRED on the Move”, our mobile electronic deposit service, lets you can take a picture of your check with your smartphone and deposit it directly to your Franklin Trust account!

“FRED” affords you access to your FTFCU account via scanner from anywhere via the internet, to deposit checks, submit a loan payment – and more!

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

Franklin Trust FCU Members Save Big with the Sprint Credit Union Member Discount



Tired of paying too much for your wireless bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a Franklin Trust member, you can save each month on your wireless data – plus have your activation and upgrade fees waived.



OUR MEMBERS CAN GET:

- **10% discount** on select regularly priced Sprint monthly data service
- **Activation fee on new lines waived** (\$36 savings)
- **Upgrade fee waived** (\$36 savings)

WAYS TO GET YOUR DISCOUNT:

- **Call 877.SAVE.4CU** (877.728.3428) or
- Visit your nearest Sprint store

Let them know you're a credit union member and mention Corporate ID: **NACUC_ZZM**.

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Download the Love My Credit Union Rewards app in the Apple App Store or Google Play or www.Sprint.com/verify to verify your membership.

Stop paying too much for your wireless data service. Start saving with the Sprint Credit Union Member Discount today.

Share Your Good Idea!

Have an idea that can improve our credit union? Please let us know! Simply deposit your ideas in the Suggestion Boxes in either of our offices, or email them directly to our President, Kiernan J. Dubay, at kiernandubay@franklintrust.org. Thank you!



"Once a Member, Always a Member"

Always retain your membership in Franklin Trust, even if you switch jobs or move out of town! It's easy to stay in touch with your accounts remotely via our many electronic conveniences! By keeping your membership, you'll be able to compare our products and services versus others' – and choose what best suits you! "Once a Member, Always a Member" is an important benefit of your credit union membership!



We Appreciate Our Member-Owners!

As we celebrate during this holiday season, we extend a warm "Thank You" to all of our member-owners.

As Connecticut's oldest federal credit union and the fourth-oldest in the

nation, Franklin Trust has been a stable, dependable and trustworthy financial institution. Since 1934, we have been here for you and your family. We exist to serve our member-owners and sincerely appreciate being your financial institution of choice.

Employee Spotlight

Jim Sheehan

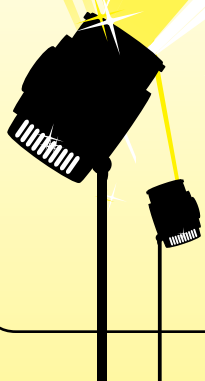


Now in his sixth year as Franklin Trust's Member Solutions Manager, **Jim Sheehan** has over 30 years of experience in his line of work. "I enjoy helping people improve their financial circumstances," he says.

An avid sportsman, Jim grew up in Cheshire, CT and attended Cheshire High School, where he played multiple sports, including four years of baseball. A Boston Red Sox fan, he earned an undergraduate degree in Political Science at Southern Connecticut State University and an MBA from the University of New Haven. Jim and his wife, Lorraine, have been married for 36 years. They live in Cheshire, and have three grown children: Katherine, Robert, and James, Jr..

An active runner and tennis player who enjoys attending live sporting events, Jim has also coached numerous local sports teams over the years. "I like coaching youth sports," he notes, enthusiastically.

Many young basketball, soccer, and baseball players have benefitted greatly from his tutelage, as have financially-challenged Franklin Trust member-owners.



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!
Spread the news!

ALSO VISIT US AT...

Downtown Hartford Office
277 Asylum Street (at High School, Inc.)
www.franklintrust.org



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



Upcoming Holiday Closings

THANKSGIVING HOLIDAY

Open until 4:30pm on Wednesday, Nov. 25;
Closed Thursday, Nov. 26 through Sunday, Nov. 29

CHRISTMAS HOLIDAY

Open until 4:30pm on Wednesday, Dec. 23;
Closed Thursday, Dec. 24 through Sunday, Dec. 27

NEW YEAR'S HOLIDAY

Open until Noon on Thursday, Dec. 31;
Closed Friday, Jan. 1 through Sunday, Jan. 3

THREE KINGS DAY

Closed Wednesday, Jan. 6

MARTIN LUTHER KING, JR. DAY

Closed Monday, Jan. 18

PRESIDENTS' DAY

Closed Monday, Feb. 15

GOOD FRIDAY & EASTER HOLIDAY

Closed Friday, March 25 through
Sunday, March 27

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
Overdraft Protection
Quinceanera



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
VISA Relationship
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 Boards
Kiosks
Identity Theft Protection
Night Drop Box
Accident and Health
Insurance
Life Insurance on Loans
Temporary Disability
Insurance
Traveler's Checks
Financial Counseling
Notary Service
for Members
Wi-Fi

Contact Us

MAIN OFFICE

632 Franklin Avenue
Hartford, CT 06114
Mon., Tues., Fri.: 7:00 a.m. - 4:30 p.m.
Wed.: 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.

DOWNTOWN HARTFORD OFFICE

277 Asylum Street
Hartford, CT 06103
Mon., Tues., Thurs., Fri.: 8 a.m. - 5 p.m.
Wed.: 10 a.m. - 1 p.m.
Fax: (860) 541-0095

General Information: (860) 296-4379

Loan Dept. Extensions: 1907 & 1914

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

