FRANKLIN TRUST FEDERAL CREDIT UNION

Serving Our Member-Owners Since 1934 FALL/WINTER 2017-18

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

Early Black Friday/Cyber Monday Loan

- This loan is for \$1,000 for 12 months!
- NO PAYMENTS until January 31, 2018!
- Applicant must have on-going Direct Deposit of net check!

Name

\$25 Application Fee!





Only Available at the Main Office

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

Sun., Nov. 5 • 10-3pm; Mon., Nov. 6 • 7-4:30pm; Tues., Nov. 7 • 7-4:30pm; Wed., Nov. 8 • 10-1:00pm; Thurs., Nov. 9 • 7-6:00pm **RESTRICTIONS MAY APPLY.** For more information, please call our Loan Department at (860) 296-4379, ext. 1907 or 1914.



SKIP-A-PAYMENT!

we'll send you a Skip-A-Payment form to sign.

Thank You for your loyalty and support!

You can skip your Personal or Auto loan payment in the month of December and/or your Home Equity Loan or HELOC 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.

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

Personal or Auto Loan

□ December 2017

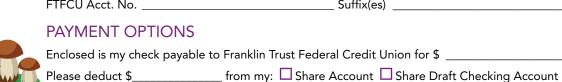
Home Equity or HELOC

□ December 2017

☐ January 2018

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

itreet	
City/State/Zip	
Phone (Daytime)	_ (Evening)
TFCU Acct. No	_ Suffix(es)
PAYMENT OPTIONS	



Drop off form at any FTFCU office or fax it to (860) 761-1980 or mail it by December 15, 2017 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.

New Franklin Trust FCU Office!

The opening of an additional office building across the street from our Main Office (632 Franklin Avenue, Hartford) enables us to provide more efficient service to you. With our administrative offices being relocated to the new building, there is more room at our Main Office for more employees. There's an increase in the number of parking spaces, too!

We thank all of our member-owners for enabling us to grow, which allows us to provide even better service!

Free On-Line Conveniences

Bill Payer affords you control of the timing and amount of your payments as you pay your bills online, saving you both 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 make transfers, check your balances, print cleared share draft images – and more!

+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,
log on to our website (www.
franklintrust.org) and click on the
CO-OP and SUM links near the
bottom of our homepage.

More Shared
Branching Locations!

Franklin Trust members can now visit nearly **5,700** credit

union service centers nationwide to 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 Shared
Service Centers link at the top of our homepage.
Remember to bring your photo ID and FTFCU

member/account number with you when you visit a service center.



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

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 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!

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, 2017

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, 2018. 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

2.39% APR1.2

Home Equity LINES OF CREDIT

available, too!

Call for details!

Heating Helper Loans as low as

8.99% APR12

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 9.99

(Contact us for details!)

Qwik C \$\sh\$ 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.

 $^{1}\mathrm{APR}$ = 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 basedon payments made through Payroll Deduction.

Please call our Loan Department at (860) 296-4379, ext. 1907 or 1914 for updates and information.



THANK YOU, Member-Owners!

As we enjoy this wonderful holiday season, we send a sincere "Thank You" to all of our member-owners for being a part of our credit union. We are here to serve you, and deeply appreciate being your financial institution of choice.

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 privileged to be a part of our member-owners' lives.

Happy holidays to all!





Open an FTFCU 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 more information, please call (860) 296-4379 x 1907 or 1914.

Help Your Youngsters Save

Open a share/savings account for your children/grandchildren to teach them how to save! The \$10 one-time membership fee is waived for those aged 18 years or under. 2/21

Check Us Out Online!

For rates, updates, informational links, to email us, and more, visit our website (www.franklintrust.org)!
There's a link to our Facebook page on our homepage - be sure click it and "Like" us, too! Also, you can follow us on Twitter (@Franklin_Trust) & MySpace (myspace.com/ftfcu)!



Franklin Remote Electronic Deposit

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

Our mobile electronic deposit service, "FRED on the Move", allows you to take a picture 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 x 1910.



Club 75 points are automatically awarded in accordance with the Franklin Trust products and services you use. The more products and services you use, the more you save! Maximum benefits are attained when you reach 75 points – the Platinum level.

Gift Cards

m m

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 money orders, VISA gift cards, traveler's checks, GAP Insurance, and more!

Club 75 was initiated during 2009, in conjunction with our 75th Anniversary. For details or to check your Club 75 level, stop by either of our offices or call us at (860) 296-4379, ext. 1910.

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

VISA Gift Cards make holiday

SOME NICE COMMENTS...

The staff at Franklin Trust is wonderful and kind! Everyone is so pleasant and nice! They run a smooth operation. I've never had a bad experience there.

I'd recommend Franklin Trust to anyone!

D.O. – East Hartford, CT; Member since 2003





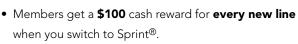
If you have an idea that will improve our credit union, please let us know. You can deposit your thoughts in the Suggestion Boxes in either of our offices, or email them directly to our President, Kiernan J. Dubay, at kiernandubay@franklintrust.org. Thank you!

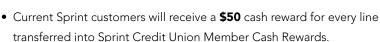


Get a \$100 Cash Reward for Every New Line

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:





• 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!



Always retain your membership in Franklin Trust, even if you change jobs or move! With our many electronic conveniences, it is easy to stay in touch with your accounts! By keeping your membership, you'll be able to compare our products and services against others' – and choose what's best for you!

"Once a Member, Always a Member" is a terrific benefit of your credit union membership!



Nandi Wilson



In 2013, **Deenanandanie "Nandi" Wilson** moved to America from Georgetown, Guyana, settling with her parents in Hartford. Having a background in the banking industry, Nandi applied for a job at Franklin Trust, and started working at our credit union in August that year as a Member Relationship Representative. She has since added Loan Processor to her skill set, among other duties.

Away from the office, Nandi earned an Associate's Degree in Science from Capital Community College, and is currently working towards a Bachelor's Degree in Finance at Central Connecticut State University. She enjoys traveling to different places, as well as visiting art museums, including The Wadsworth Atheneum. Married in 2014, she resides in Hartford with her husband, Seth.

Nandi says that she likes working at FTFCU because "it's close to home" and its size "allows you to interact with everyone, both employees and members." "Plus," she adds with a smile, "You are treated like family here."

Members and staff alike agree that it's a pleasure having Nandi a part of the Franklin Trust family.



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...

Downtown Hartford Office

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





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



Upcoming Holiday Closings

VETERANS DAY Closed Friday, Nov. 10

THANKSGIVING HOLIDAY

Open until 4:30pm on Wednesday, Nov. 22; Closed Thursday, Nov. 23 through Sunday, Nov. 26

CHRISTMAS HOLIDAY

Closed Monday, Dec. 25 & Tuesday, Dec. 26

NEW YEAR'S HOLIDAY

Closed Saturday, Dec. 30 through Monday, Jan. 1

THREE KINGS DAY

Closed Saturday, Jan. 6

MARTIN LUTHER KING, JR. DAY

Closed Monday, Jan. 15

PRESIDENTS' DAY

Closed Monday, Feb. 19

GOOD FRIDAY & EASTER HOLIDAY Closed Friday, March 30 through Sunday, April 1

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

Internet Banking

Moblie Banking

Shared Service

"FRED" Franklin Remote

Electronic Deposit

Mobile Electronic

Deposit

Credit Card

VISA Classic, Gold &

VISA Gift Card

NetTeller

Centers

"FRED on the Move"

On-Line Bill Payer

Relationship VISA

Platinum

VISA Debit 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

Life Insurance on Loans

Temporary Disability

Insurance

Traveler's Checks

Financial Counseling Notary Service

for Members

Wi-Fi

ontact l

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

