



# DOLLARS & sense

SPRING/SUMMER 2014

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 80th Anniversary & You're Invited!

### Franklin Trust Federal Credit Union Annual Meeting & 80th Anniversary Grand Gala

Friday, June 20, 2014 • Starting at 7 p.m.

AT: ANN HOWARD AT THE BOND • 338 Asylum Street, Hartford, CT • (860) 278-0105

COST: \$40 per member, which will be deposited to your FTFCU share/savings account when 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 22, 2014.** Nominations by petition must be signed by at least 58 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 10, 2014.** The Secretary will post the names of all nominees in a conspicuous place in the Credit Union by May 16, 2014.

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 10, 2014 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 20, 2014.**

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 register at the Annual Meeting.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Member Share Account #: \_\_\_\_\_

*See information about our Board nominees inside...*



# We're Celebrating 80 Years of Serving Our Member-Owners!

Connecticut's oldest federal credit union and the fourth-oldest in the nation, Franklin Trust Federal Credit Union is celebrating its 80th 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.

*Everyone who lives, works, worships, or attends school in Hartford County is now eligible to join!*



## Let Us Know...

How can we improve our credit union? To share your ideas, simply drop a note in the Suggestion Boxes in any of our offices, or email them directly to our President, Kiernan J. Dubay: [kiernandubay@franklintrust.org](mailto:kiernandubay@franklintrust.org). THANK YOU!

## 35,000 Surcharge-Free ATMs

Franklin Trust members can access **over 35,000 surcharge-free** ATMs nationwide! To locate those near you or to where you are traveling, just log on to our website ([www.franklintrust.org](http://www.franklintrust.org)) and click on the CO-OP and SUM logos towards the bottom of our homepage.

Back in 1934, baseball star Hank Aaron was born, Shirley Temple appeared in her first movie, Donald Duck made his initial screen appearance, just the 2nd Major League Baseball All-Star Game was played, a postage stamp cost 3 cents, a gallon of gas was 10 cents, and a new car would set you back \$625. Obviously, a lot has changed since then.

Unchanged 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 all the many ups and downs over the past 80 years, we've remained a strong, stable, and dependable financial institution for our members — and future members, too!



## Over 5,000 Shared Branching Locations!

As a Franklin Trust member-owner, you can make deposits, withdraw cash, make loan payments, and more at over **5,000** credit union service centers nationwide!

To find those near you — or the location to which you are traveling — just log on to our homepage [www.franklintrust.org](http://www.franklintrust.org) and click on the "Shared Service Centers" link. Please bring your photo ID and Franklin Trust member/account number with you.



## Win \$80!

In recognition of our **80th Anniversary** in 2014, locate the birth date hidden in this newsletter. If it's yours and you're the first caller, you'll receive **\$80** deposited into your Franklin Trust share account!

## Franklin Remote Electronic Deposit



"**FRED on the Move,**" our mobile electronic deposit service, lets you take a picture of your check with your smartphone and deposit it directly to your FTFCU account!

"**FRED**" lets you access your FTFCU account by scanner via the internet to deposit checks, submit a loan payment — and more!

Both services are **free** for qualified members! SIGN UP TODAY!

## Auto Loans as low as

# 2.49% APR<sup>1,2</sup>

## 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)

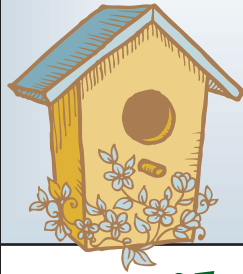
**It pays to refinance with FTFCU!**

## HOME EQUITY LOANS

as low as

# 2.99% APR<sup>1,2</sup>

*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% APR<sup>1</sup>

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

## VISA CREDIT CARD RATE

As  
Low  
As **9.9%  
APR<sup>1</sup>**

(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 or 1914.

<sup>1</sup>APR = Annual Percentage Rate.  
<sup>2</sup>Rate 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 or 1914 for updates and information.

## Some of Our FREE Services...

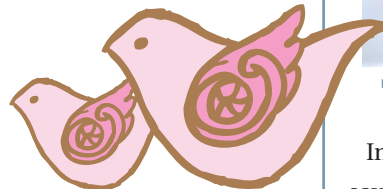
**NetTeller:** Our online banking service, it allows you to check your balances, make transfers, print cleared share draft images, and more — from anywhere that you have internet access!

**Bill Payer:** You can pay your bills online, saving both time and postage costs! You control the timing and amount of your payments. Bill Payer is free when you have Direct Deposit, otherwise there is a nominal monthly fee.

**E-Alerts:** You receive an update of any balance changes on your account via email or text message.

**Wi-Fi:** Available at our Main Office. Please see a Member Relationship Rep when you visit, for set-up information.

## A GREAT DEAL: "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!**

## "Once a Member, Always a Member"

Retain your membership in Franklin Trust, no matter if you move or change jobs! It's easy to access your accounts remotely via our many electronic conveniences and shared branching! By maintaining your membership, you'll have the ability to compare our products and services with others' — and select what's best for you!



## Teach Your Youngsters to Save

Introduce your children or grandchildren to the benefits of saving by opening a share/savings account for them. For those aged 18 years or under, the normal \$10 one-time membership fee is waived. Inquire about the special offers that are available for your child's age group. Our **Credit Union Youth Week** is March 30-April 5. Bring in your youngsters for some free goodies and surprises — and sign them up!

## "Club 75" Saves You \$\$\$

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 was introduced in 2009, in conjunction with our 75th Anniversary. For more information or to check your Club 75 level, stop by any of our offices or call us at (860) 296-4379. 7/12



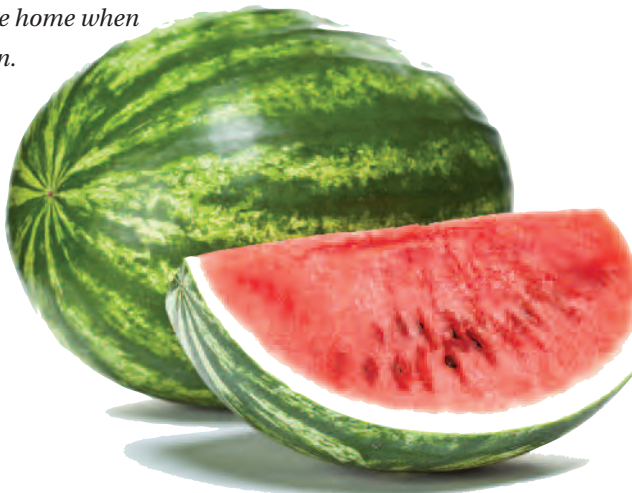
## Some Nice Comments from Our Members...

*I appreciate the many products and services that Franklin Trust Federal Credit Union renders to its members on a daily basis, including shared branching. The employees of the Credit Union are very respectful and hospitable. The diversity of the employees is wonderful. Every time I go there, they go out of their way to help me. They make you feel comfortable, no matter what situation you might be in. I enjoy meeting the greeter at the front door at the Main Office. It feels like home when you are at the Credit Union.*

— E.B., Windsor, CT  
Member since 1988

*I have been a member of Franklin Trust for the past four years. I am very satisfied with their banking services. Any given day you can walk into their office and be greeted with a smile. The tellers are always very courteous and helpful. They make you feel right at home. I have recommended my friends and co-workers to join the team.*

— T.H., Manchester, CT  
Member since 2010



## Thank YOU!

As we celebrate our **80th Anniversary**, we wish to thank all of our member-owners, both past and present. YOU are the reason we have been able to achieve this milestone, for without YOU there would be no credit union.

**A heartfelt THANK YOU to all of YOU!**



## CONGRATULATIONS, JESSICA!

**Jessica Sposito** was recently promoted to Vice President Lending at Franklin Trust. The credit union held a special surprise breakfast in her honor, at which her promotion was announced.



Both new and existing Sprint customers can save **10% off** most regularly priced Sprint individual service plans! Enjoy other exclusive offers that only credit union members can receive, too!

### Three Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Click **www.SprintSave4CU.com**
- Visit your nearest Sprint store

**Sprint**  
The Now Network<sup>SM</sup>



## Meet our Board of Directors Nominees...

NOMINEE: **Peter R. Roach**

LENGTH OF MEMBERSHIP: 48 years

### What do you know about Franklin Trust Federal Credit Union?

I am very well-acquainted with Franklin Trust FCU, as I have been a very active member for 48 years. During my active membership, I have been very involved in every phase of the credit union movement. I have been part of the membership that has kept Franklin Trust growing in its membership, as well as its financial philosophy. For example, I have been part of the board that has seen Franklin Trust FCU grow from one branch to several branches. Also, I was involved in the changing of its name (Central CT Teachers FCU to Franklin Trust FCU).

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

I am a strong supporter of the credit union movement and have been very active in the Hartford community through several active community organizations, including the Blue Hills Community, Artists Collective, Community Health Services, The Village, and John E. Rogers Association.

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

I have served as Board Member before I was elected as Chairman of the Board. During this period of time, Franklin Trust FCU has grown and is recognized throughout the state and city as one of the leading Credit Unions. I have also attended national, regional and state credit union meetings and represented Franklin Trust FCU by serving on conference panels.

NOMINEE: **Sylvia Vargas**

LENGTH OF MEMBERSHIP: 42 years

### What do you know about Franklin Trust Federal Credit Union?

I am familiar with the origins of our credit union as member organization started by a small group of teachers at Hartford Public High School. Its mission to serve the under-served has been the connecting factor for nearly 80 years. As an active member of our credit union, I have participated in most of the changes that have occurred in the last 42 years, including changing its name from Central Connecticut Teachers Federal Credit Union to Franklin Trust Federal Credit Union, to better reflect our diverse membership.

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

I believe in the credit union movement. I have a strong background as an activist in the credit union movement, labor movement, City of Hartford community and political service. I take great pride in the volunteer work that I do to help move our diverse communities forward.

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

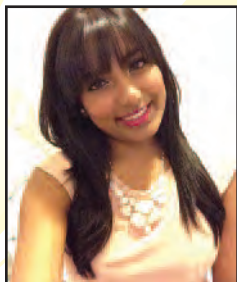
I have served as secretary, vice chair, and as chairperson of the Board of Directors of FTFCU at different times over the past 24 years. During this period, I have actively participated in all of our Board's planning and strategy sessions. I have also participated in numerous state, regional, and national credit union training conferences.

Furthermore, I have studied numerous manuals, policy guides, and other related materials.



## Employee Spotlight

*Taramattie Narine*



Born in Guyana, South America, **Taramattie Narine** moved with her parents and sister to Queens, NY, when she was just four years old. Some ten years later, in 2003, the entire family left The Big Apple and settled into Hartford's Southend. A 2007 graduate of Bulkeley High School, Tara — as she is known by her friends — began working at Franklin Trust during her senior year.

Having gained experience in a number of areas at the credit union (including tellering, opening accounts, and working in the Loan Department), Tara appreciates the member-focused culture here. "We are all about the members — and building relationships," says the personable employee. "Our members trust us."

Engaged (her fiancé's name is Danny), Tara is currently taking classes towards a degree in psychology from UConn, which she plans to complete within "a couple years." A self-described "shopaholic" (for "everything girly"), Tara also enjoys attending make-up shows, taking road trips, trying out new restaurants, as well as hanging out with friends. "I'm a Social Butterfly," she giggles.

We're glad that Tara's "wings" landed her at Franklin Trust!

# 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 your friends & family!  
Spread the news!

## ALSO VISIT US AT...

### Downtown Hartford Office

277 Asylum Street (at High School, Inc.)

[www.franklintrust.org](http://www.franklintrust.org)



**WIN \$80! FIND YOUR BIRTHDATE**  
(Details inside!)



## Upcoming Holiday Closings

### GOOD FRIDAY & EASTER HOLIDAY

Friday, April 18 through Sunday, April 20

### MEMORIAL DAY

Monday, May 26

### INDEPENDENCE DAY

Friday, July 4

### LABOR DAY

Monday, September 1

### COLUMBUS DAY

Monday, October 13

### VETERANS DAY HOLIDAY

Tuesday, 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

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 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.

### NO SUNDAY HOURS:

MEMORIAL DAY through LABOR DAY

### 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

*The following branches are active when school is  
in session (for students, staff & employees only):*

### BULKELEY HIGH SCHOOL BRANCH

300 Wethersfield Avenue, Hartford, CT

Wednesday: 10:00 a.m. - 1:00 p.m.

### HARTFORD PUBLIC HIGH SCHOOL BRANCH

55 Forest Street, Hartford, CT

Tuesday: 1:00 p.m. - 4:00 p.m.

Thursday: 9:00 a.m. - 12:00 p.m.

**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](mailto:ftfcu@franklintrust.org)

**Website:** [www.franklintrust.org](http://www.franklintrust.org)

**Facebook:** Franklin Trust Federal Credit Union

**Twitter:** @Franklin\_Trust

**MySpace:** [www.myspace.com/ftfcu](http://www.myspace.com/ftfcu)

**Shared Service Centers Locator:**

[www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)

**Surcharge-Free ATM Locations:**

[www.co-opatm.org](http://www.co-opatm.org) • [www.sum-atm.com](http://www.sum-atm.com)