

# DOLLARS & sense

SPRING/SUMMER 2016

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 21, 2016

Starting at 7:30 p.m. at FTFCU Main Office:  
632 Franklin Avenue, Hartford, CT

### 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 resume must be submitted to the Nominating Committee for their review and filing with the Board Secretary by March 24, 2016. Nominations by petition must be signed by at least 67 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 12, 2016. The Secretary will post the names of all nominees in a conspicuous place in the Credit Union by May 18, 2016.

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

REFRESHMENTS! DOOR PRIZES!

See information about our  
Board nominees inside...



## Check Us Out Online!

Visit our **website** ([www.franklintrust.org](http://www.franklintrust.org)) for rates, updates, links, to email us – and more! Find the link to our **Facebook** page on our homepage – and be sure to “Like” us! Follow us on **Twitter** (@Franklin\_Trust) & **MySpace** ([myspace.com/ftfcu](http://myspace.com/ftfcu)), too!

### Over 35,000 Surcharge-Free ATMs

Franklin Trust members get cash *surcharge-free* at over 35,000 ATMs around the country. To find those nearest to 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 links near the bottom of our homepage.





## NetTeller & Bill Payer

**NetTeller**, our **free** online banking service, lets you review your balances, make transfers, print cleared share draft images, apply for a loan – and more!



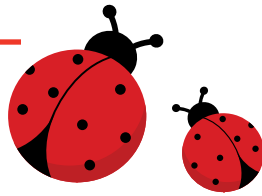
## E-Alerts & Wi-Fi

Sign up for E-Alerts to receive an update of any balance changes on your account via email or text message. There's no charge for this service.

Complimentary Wi-Fi is available at our Main Office. Please see a Member Relationship Rep during your visit to the office.

**Bill Payer** lets you pay your bills online! 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.

## Franklin Remote Electronic Deposit



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

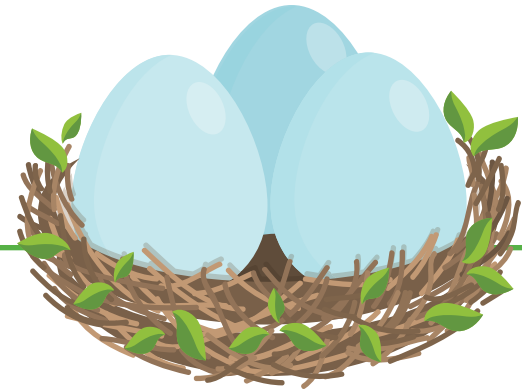
**"FRED on the Move"**, our mobile electronic deposit service, enables you to take a picture of your check with your smartphone and deposit it directly to your FTFCU account!

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



## Over 5,400 Shared Branching locations!

Franklin Trust members can make deposits, withdraw cash, make a loan payment – and more – at over **5,400** credit union service centers! To locate a service center near you or to where you are traveling, simply log on to our homepage ([www.franklintrust.org](http://www.franklintrust.org)) and click on the "Shared Service Centers" link. Remember to bring your photo ID and FTFCU member/account number with you when you visit.



## 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!

## Teach Your Children to Save!

Introduce your children or grandchildren to 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 younger.



## Auto Loans as low as

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

## HOME EQUITY LOANS

as low as

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

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

VISA CREDIT CARD RATE

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

## Check Out Our "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!**

## Share Your Ideas!

If you have an idea on how we can improve our credit union, please let us know. Simply put 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](mailto:kiernandubay@franklintrust.org). Thank you!



**Need  
a gift?**

## VISA® Gift Cards

Give a VISA Gift Card! They can be used wherever VISA is accepted. Cards cost as low as \$3.50, depending on your Club 75 level.

## Relationship VISA Credit Card

Open a Franklin Trust Relationship VISA 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.**



## Always Keep Your Membership

Even if you move or change jobs, keep your membership in Franklin Trust. It's easy to access your accounts from anywhere via our many electronic conveniences. By staying a member, you'll be able to compare our products and services with others' – and select what best suits you! "Once a Member, Always a Member" is a wonderful benefit of your credit union membership! 11/25



## SOME NICE COMMENTS ...

My experience as a member at Franklin Trust has been nothing but bliss! I'm always greeted with a smile. The staff greets me by name, with the utmost professionalism! My favorite location is the downtown Hartford branch, although when I'm on the south side of the city and I visit the Main Office, the service is consistent!

Thank you for your efficient services over the last 15 or so years!

– J.F., Hartford, CT, Member Since 2001



## Thank You Member-Owners!

Franklin Trust was Connecticut's first federal credit union and is now the fourth-oldest in the nation. Founded in October, 1934, we have been a stable, dependable and trustworthy financial institution for nearly 82 years.

We say "Thank You" to all our member-owners for allowing us to serve you. We sincerely appreciate being your financial institution of choice, and will continue to be here for you in the future.



Jasmine Rivera was recently named FTFCU's new Operations Manager. The credit union recently held a surprise party in her honor. Pictured with Jasmine is her significant other, Juan Castillo.

## "Club 75" Saves You CASH

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.

## 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)

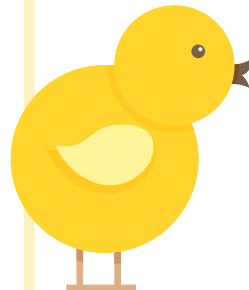
### WAYS TO GET YOUR DISCOUNT:

- **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](http://www.Sprint.com/verify) to verify your membership.

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



# Board of Director Nominees

## Kiernan J. Dubay

Length of Membership: 32 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 7,000 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 27 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.

## Philip Paternoastro

Length of Membership: 40 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 years and I have been on the Supervisory Board for seven years of which I have been chairman for the past five years. I have also served on the Board of Directors for the last five 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 seven 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

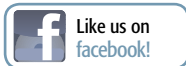
*Serving Our Member-Owners Since 1934*

Everyone who  
lives, works, worships,  
or attends school  
in HARTFORD COUNTY is  
now eligible for membership!

*Tell all your friends & family!  
Come Join Us!*

## 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

GOOD FRIDAY & EASTER HOLIDAY  
Friday, March 25 through Sunday, March 27

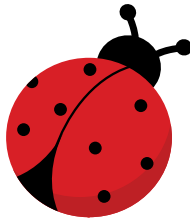
MEMORIAL DAY  
Monday, May 30

INDEPENDENCE DAY  
Monday, July 4

LABOR DAY  
Monday, September 5

COLUMBUS DAY  
Monday, October 10

VETERANS DAY HOLIDAY  
Friday, 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  
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 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

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)