



DOLLARS & sense

SPRING/SUMMER 2018


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 19, 2018 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 22, 2018. Nominations by petition must be signed by at least 80 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 10, 2018. The Secretary will post the names of all nominees in a conspicuous place in the Credit Union by May 15, 2018.

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...



More than 35,000 *surcharge-free* ATMs are available for our members nationwide! To find those closest to you – or to where you are traveling - just log on to our website (www.franklintrust.org) and click on the CO-OP and SUM links near the bottom of our homepage.

OVER 5,500 SHARED BRANCHING LOCATIONS

Our members can make deposits, withdraw cash, make a loan payment – and more – at over **5,500** 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 right corner on our homepage.

You’ll need to bring your photo ID and Franklin Trust member/account number with you when you visit.



New Office Building

With the recent opening of our new administrative office building opposite our Main Office on Franklin Avenue in Hartford, we are moving forward with the expansion within our Main Office. We are making improvements to better serve our members. More parking spaces are already available.

We say "THANK YOU" to all of our member-owners for helping us grow, which enables us to provide even better service and services to you!



THANK YOU, Member-Owners!

Franklin Trust was Connecticut's first federal credit union, having been founded in October, 1934, and is the fourth-oldest in the United States. For nearly 84 years, we have been a highly-regarded, stable, dependable and trustworthy financial institution.

To all of our member-owners we say "Thank You". We deeply appreciate the honor of serving you, and being your financial institution of choice. You can count on us to always be here for you in the years ahead.

Check Us Out Online

Visit our **website** (www.franklintrust.org) for rates, updates, links, to send us an email – and a whole lot more! Go to our **Facebook** page via the link on our homepage – and be sure to "Like" us! Follow us via **Twitter** (@Franklin_Trust) & **MySpace** (myspace.com/ftfcu), also!



NetTeller & Bill Payer = Online Convenience

NetTeller is our **free** online banking service that enables you to check your balances, make transfers, print cleared check images, apply for a loan - and more!

Bill Payer lets you pay your bills online! You can control the timing and dollar amount of your payments. Bill Payer is **free** when you have Direct Deposit, otherwise there is a nominal monthly service charge.

Win \$50!

Find 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!



Franklin Remote Electronic Deposit

"**FRED**" gives 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 photo 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.



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)

HOME EQUITY LOANS

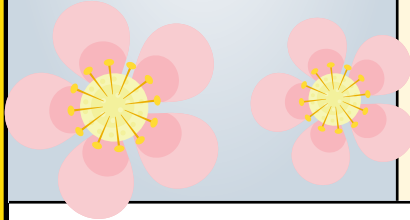
as low as

2.39% 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.

Relationship VISA Credit Card

Open a 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 (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 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! ^{5/11}



VISA Gift Cards

Need a gift idea? Give a VISA Gift Card! It can be used wherever VISA is accepted. Depending on your Club 75 level, cards cost as low as \$3.50.

SHARE YOUR IDEAS WITH US

Please tell us your thoughts on how we can better our credit union. You can put 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!

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!



Keep Your FTFCU Membership

Even if you are moving or changing jobs, hold onto your membership in Franklin Trust! You can access your accounts from anywhere via our numerous electronic conveniences. In addition, by keeping your membership, you'll be able to compare our products and services with others' – and pick what fits you best! *"Once a Member, Always a Member"* is an important benefit of your credit union membership!



Some Nice Comments...

I have been a member of Franklin Trust for quite a long time. I look forward to continue being a member; in fact, for as long as I live!

That's because Franklin Trust has been there for me for as long as I've asked them to be there for me.

S.I. - Hartford, CT;
Member since 2000



"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 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, replacement cards, and GAP Insurance!

Club 75 began in 2009, when we celebrated 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.



Teach Your Children How To Save

Introduce your children or grandchildren to 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.

Board of Director Nominees

NOMINEE: Stephen Edgerly

LENGTH OF MEMBERSHIP: 31 years

What do you know about Franklin Trust Federal Credit Union?

I have been a member of Franklin Trust Federal Credit Union for 31 years, and a credit union member for 51 years. I have seen this credit union serve its members-owners and now the Hartford County community (especially the underserved), so that they have also become member-owners. I have seen the Black Friday/Cyber Monday loans turn into a program for helping members in need of financial help during the holidays. I have seen a staff of employees excel in their duties, which makes us all very proud to be members of such a diverse organization. We have employees that are bilingual, which is so important when communicating in a community of multiple languages. This is a little of what I know about Franklin Trust Federal Credit Union.

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

I have been a volunteer on the Board of Directors for approximately 26 years and hope that during those years I have made a difference in the progressive movement of the Credit Union. I would like to continue to serve on the board, as I feel there is much more I can contribute as a board member and a member/owner of this financial institution. I am asking the nominating committee to consider nominating me for the Board of Directors.

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

I have been a member of Franklin Trust Federal Credit Union for a number of years. I have attended all financial planning sessions for every year I have been a Board member. I have been vice chairperson for the last 24 years. I have attended conferences on the operations of credit unions, read literature on credit union regulations, and read the Board of Directors handbook. I have been involved in making many of the improvements to the credit union. I enjoy working with the rest of the Board members and hope that I bring some of my knowledge and skills to the Board room. I would like to continue serving on the Board and be involved in moving the credit union forward.

NOMINEE: David A. Krikorian

LENGTH OF MEMBERSHIP: 11 years

What do you know about Franklin Trust Federal Credit Union?

The first thing I know about Franklin Trust Federal Credit Union is that everyone is treated like family. One of the driving forces behind the Franklin Trust Federal Credit Union is their desire to cultivate relationships with its members and the community. Also, FTFCU is actively involved in Hartford schools and committed to the development of financial literacy with young people. Lastly, FTFCU is committed to all members/owners and assisting them in enhancing their lives by educating them on current financial matters.

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

Having been a member for the past 11 years and becoming actively involved over the past 5 years I have been afforded the opportunity to participate in the growth of the FTFCU. Being part of the team that assisted in acquiring the Community Charter for the Franklin Trust Federal Credit Union was very rewarding. Being a member of the Board of Directors will continue to allow me to grow FTFCU and move it in the right direction for the future. Lastly, I want to assist in growing the membership at FTFCU.

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

As a City of Hartford Teacher for over 20 years I feel I have a unique insight into the young people of today. Earning a B.S. in Marketing and M.S. in Business Education has given me much knowledge in the best ways to help promote FTFCU and to move it into the technological age we have become. My extensive computer skills will assist in keeping FTFCU on the cutting edge. Also, I have a strong background in economics/finance, which gives me insight in the financial institutions of today, which allows me to help grow FTFCU. Serving on the Board of Directors has been very rewarding and enlightening. I would like to continue to serve our members/owners as a member on the Board of Directors.

NOMINEE: Dr. Lenford Lawes

LENGTH OF MEMBERSHIP: 25 years

What do you know about Franklin Trust Federal Credit Union?

In 1934, a group of teachers organized a credit union for the purpose of saving and the hope to enhancing their lives. FTFCU is the fourth-oldest federal credit union in the United States. It is constantly increasing the number of services it offers its members. It has grown from a single location, to two branches in Hartford and over 5,500 shared service centers.

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

Having found the credit union beneficial for many years, I am driven to help strengthen FTFCU to continue its progressive growth. As a member of the Board of Directors, I would be in a position to encourage the leaders to develop policies that are financially important to our member-owners. I am asking the nominating committee to consider my candidacy as a member of the Board of Directors of FTFCU.

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

In 1975, I became a member of the teachers' credit union in Jamaica. I was a member of that credit union for five years. When I decided to immigrate to the USA, the credit union helped me tremendously to acquire a loan to further my education in the United States. Shortly after I started teaching in the Hartford Public Schools, I was introduced to FTFCU where I became a member-owner. I have been a member of the Credit Union for over twenty years. Over the years, the credit union has been a great resource to acquire a loan and help to improve my life financially. As an educator for over thirty-five years and as a teacher and administrator in the Hartford Public Schools for many years, I have worked with many students in the Finance Academy and introduced them to the credit union concept of financial services. I have seen tremendous growth in FTFCU from being the Central Connecticut Teachers Federal Credit Union, which was primarily for teachers, to now FTFCU with a community charter. FTFCU has found creative ways of assisting people with their financial services.

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...

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 30 through Sunday, April 1

MEMORIAL DAY
Monday, May 28

INDEPENDENCE DAY
Wednesday, July 4

LABOR DAY
Monday, September 3

COLUMBUS DAY
Monday, October 8

VETERANS DAY HOLIDAY
Monday, November 12



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

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 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

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