



# DOLLARS & sense

SPRING/SUMMER 2015

*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 16, 2015 • 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 19, 2015. Nominations by petition must be signed by at least 59 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 7, 2015.

The Secretary will post the names of all nominees in a conspicuous place in the Credit Union by May 13, 2015.

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!

**MUSIC! REFRESHMENTS! DOOR PRIZES!**

See information about our Board nominees inside...



## Over 5,000 Shared Branching locations!

Franklin Trust members can make deposits, withdraw cash, make loan payments — and more — at over **5,000** credit union service centers! To locate a service center near you or to where you're traveling, just 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.

### Relationship VISA®

Open an FTFCU Visa Credit Card today. No credit check! \$1,000 limit! Must have direct deposit with Franklin Trust.

For details, please call  
(860) 296-4379 x 1907 or 1914.



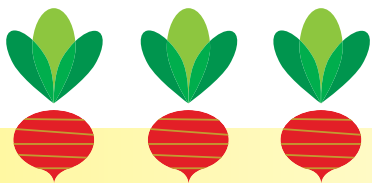
# Franklin Remote Electronic Deposit



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

"**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!

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



## 35,000 Surcharge-Free ATMs

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

## Always Remain a Member

Remember to always keep your membership in Franklin Trust, even if you move or change jobs! You can easily access your accounts from anywhere via our many electronic conveniences!

By remaining a member, you'll have the ability to compare our products and services with others' — and select what's best for you! "*Once a Member, Always a Member*" is a special benefit of your credit union membership!

## We Appreciate Our Member-Owners!

We extend a special, heart-felt "**THANKYOU**" to all our member-owners. We exist to serve you, and greatly appreciate being your financial institution.

Founded in 1934, Franklin Trust was Connecticut's first federal credit union and is now the fourth-oldest in the nation. Stable, dependable and trustworthy, we have always been here for you and your family, as we will continue to be in the years ahead.

## Visit FTFCU Online!

Check out our **website** [www.franklintrust.org](http://www.franklintrust.org) for rates, updates, links, to e-mail us — and more! Locate our **Facebook** link on our homepage — and please "Like" us! Follow us on **Twitter** (@Franklin\_Trust) and **MySpace** ([myspace.com/ftfcu](http://myspace.com/ftfcu))!



## 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 FTFCU share account!



## 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)

## 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.

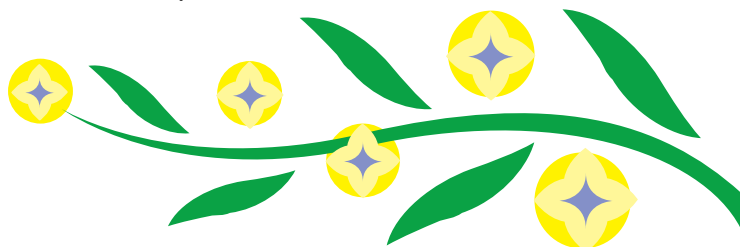
<sup>1</sup>APR = Annual Percentage Rate.  
<sup>2</sup>Rate shown is for Club 75 Platinum level members; rate for other members will be higher. All rates are subject to change. Auto Loan and VISA rates are based on payments made through Payroll Deduction. Please call our Loan Dept. at (860) 296-4379, ext. 1907 or 1914 for updates and information.

## MORE ONLINE SERVICES:

### NetTeller & Bill Payer

Our **free** online banking service, **NetTeller**, lets you review your balances, make transfers, print cleared share draft images – and more – from anywhere that you have internet access!

**Bill Payer** lets you pay your bills online, saving you 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 small monthly fee.



### “Preferred Checking”: A Terrific Deal!

**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 – when you have Direct Deposit of your net check to Franklin Trust. **Sign up today!**



# "Club 75" Saves You CA\$H

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.

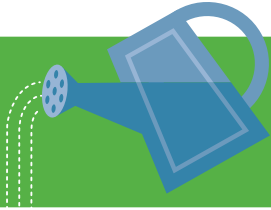
With Club 75, you can earn up to .75% deducted from your new loan rate (VISA, Qwik Cash, Home Equity, HELOC & Overdraft Protection excluded) and/or up to .75% added to your new certificate rate. You can also enjoy free or discounted costs on VISA gift cards, traveler's checks, GAP Insurance, money orders — 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 any of our offices or call us at (860) 296-4379, ext. 1910.

## VISA® Gift Cards

Gift-giving is easy year-round, with VISA Gift Cards! They can be used wherever VISA is accepted. Cards cost as low as \$3.50, depending on your Club 75 level. 8/14

### Let Us Know Your Ideas?

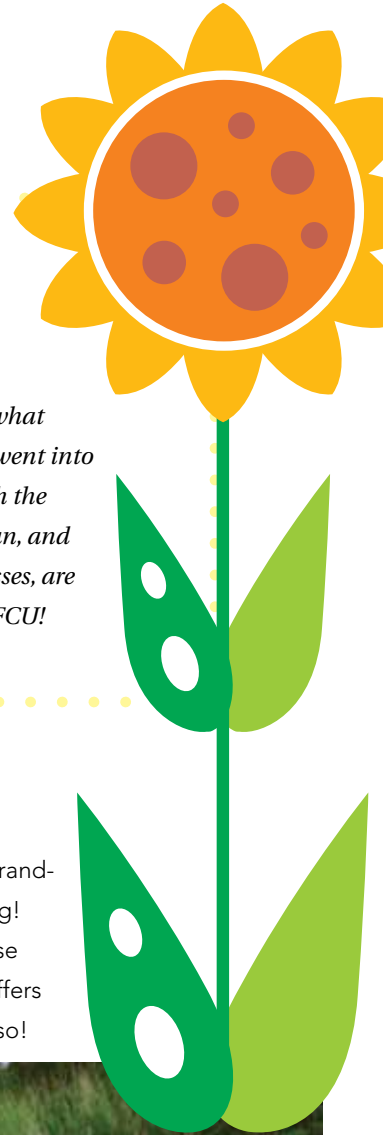


Please share your thoughts on how we can improve our credit union. Simply place your ideas in the Suggestion Boxes in either of our offices, or email them directly to our President, Kiernan J. Dubay, at [kiernandubay@franklintrust.org](mailto:kiernandubay@franklintrust.org).

*Thank you!*

### Some Nice Comments from Our Members...

- Just a few words to say how much I love and appreciate Franklin Trust Federal Credit Union.*
  - My sister introduced me to FTFCU a few years ago (what took me so long?). Once I had a banking issue, and went into their office very upset. Not only did I leave there with the problem resolved, I also left with gifts, a personal loan, and a good attitude. EVERYONE there, including the bosses, are GREAT! Best customer service yet! THANK YOU, FTFCU!*
- T.R., Hartford, CT • Member since 2008



## Save with Sprint!

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](http://www.SprintSave4CU.com)**
- Visit your nearest Sprint store

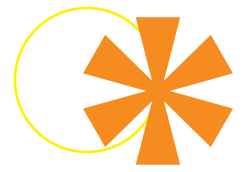


## Help Your Kids Save!

Open a share/savings account for your children or grandchildren and introduce them to the benefits of saving! The \$10 one-time membership fee is waived for those aged 18 years or under. Inquire about the special offers that are available for your youngster's age group, also!



# Our Board of Directors Nominees



## Stephen Edgerly

Length of Membership: **28 Years**

What do you know about Franklin Trust Federal Credit Union?

I have been a member of Franklin Trust Federal Credit Union for 28 years, and a credit union member for 48 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 23 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 21 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.

## David A. Krikorian

Length of Membership: **8 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 it's 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 8 years and becoming actively involved over the past 2 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 almost 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 the past few years has been very rewarding and enlightening. I would like to continue to serve our members/owners as a member on the Board of Directors.

## Dr. Lenford Lawes

Length of Membership: **23 years**

What do you know about Franklin Trust Federal Credit Union?

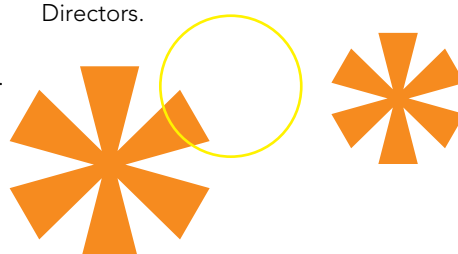
In 1934, a group of teachers organized a credit union for the purpose of saving and the hope to enhancing their lives. FTFCU is the fourth-oldest federal credit union in the United States. It is constantly increasing the number of services it offers its members. It has grown from a single location, to two branches in Hartford and over 5,000 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 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 \$50! FIND YOUR BIRTHDATE**  
(Details inside!)



## Upcoming Holiday Closings

GOOD FRIDAY & EASTER HOLIDAY  
Friday, April 3 through Sunday, April 5

MEMORIAL DAY  
Monday, May 25

INDEPENDENCE DAY  
Saturday, July 4

LABOR DAY  
Monday, September 7

COLUMBUS DAY  
Monday, October 12

VETERANS DAY HOLIDAY  
Wednesday, 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

General Information: (860) 296-4379

Loan Dept. Extensions: 1907 & 1914

Audio Response Extension: 1

Toll-Free: (866) 835-8485

Fax: (860) 761-1980

Email: [ffcu@franklintrust.org](mailto:ffcu@franklintrust.org)

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

Facebook: Franklin Trust Federal Credit Union

Twitter: @Franklin\_Trust

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

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)

