



# DOLLARS & sense

FALL 2002

## *A Holiday Loan Special*

*Think you'll need cash this holiday season?*

A Holiday Loan from Franklin Trust will help you manage your expenses and make your holidays memorable.

*Complete your holiday shopping.*

*Pay for holiday travel.*

*Make just one low monthly payment.*

*Payroll Deduction makes for convenient, automatic payments.*

*Eliminate holiday expenses in a short time.*

Borrow as much as \$10,000 and repay at only **8.99% APR\*** for 12 months! And no payments until January 31, 2003!

APPLY TODAY—Call or stop by the credit union to apply today!

### *Holiday Loan Special*

\$10,000 max. amount

**8.99% APR\***

12-Month Term

Offer ends December 31, 2002

\*Annual Percentage Rate. Sample monthly payment per \$1,000 borrowed for 1 year at 8.99% is approximately \$87.45. Rate shown is with Payroll Deduction; 2% higher without. Rate subject to change.

## Skip a Payment on Us

### It's Our Way of Saying Thanks

Need a little extra cash for the holidays? We're letting you skip a payment on your credit union installment loan to free up a little cash for your pockets. It's our way of showing our appreciation of your loyalty and support throughout the year.

If you haven't been late in your payments in the last 12 months, you can skip your credit union loan payment in the month of December. Although interest will continue to accrue, you'll have some extra cash for something you really need around holiday time.

Complete the coupon below and return it to us by December 10, 2002. If you're approved, we'll send you a Skip-a-Payment form to sign.

Thanks!

### Skip-a-Payment Coupon

Name \_\_\_\_\_

Street \_\_\_\_\_

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

Phone (Daytime) \_\_\_\_\_ (Evening) \_\_\_\_\_

FTFCU Acct. No. \_\_\_\_\_

Suffix(es) \_\_\_\_\_

#### PAYMENT OPTIONS:

\_\_\_\_ Enclosed is my check payable to Franklin Trust Federal Credit Union for \$ \_\_\_\_\_

\_\_\_\_ Please deduct \$ \_\_\_\_\_ from my:  Share  Share Draft Account

PROCESSING FEE IS \$30.00 PER LOAN.

Drop off coupon at either branch or fax it to (860) 296-6940 or mail it by December 10, 2002 to:

Franklin Trust Federal Credit Union, 632 Franklin Avenue, Hartford, CT 06114.

WATERBURY  
Credit Union Robbed

# New Security at Franklin Avenue Office



A secure access portal was fully installed and became operational the first week of September 2002. This door has a built-in weapons-detection system similar to what is currently being used in airport security. This was put in place to insure the safety of both the employees of Franklin Trust Federal Credit Union and you, our members. This is in response to the robbery that took place on January 14th, 2002, when the Hartford office was robbed at gunpoint.

As you may have read or seen in the news lately, a vast number of bank robberies have been occurring around the nation. We expect this portal will help in protecting our members and staff from any future incidents that otherwise might occur.

If anyone is carrying a firearm or any sort of foreign metal objects, the door to access the lobby will not open. Please keep this in mind before visiting the credit union to avoid any unnecessary aggravation. We understand that at times this may be an inconvenience. We ask for your cooperation by leaving such items in your vehicle or on the table provided in the vestibule of the credit union.

## Better than 0% Financing?

*What's the hot buzz in car financing?  
It's still 0%. Does the sound of it tempt you?*

**Credit union financing—even at 5.49% APR—is a better deal than 2.90% APR dealership financing.**

### 0% Financing Has Many Drawbacks

- Dealers often use that 0% figure to get you in the door, then tell you that the deal applies only to short-term loans of 12 or 24 months with high monthly payments.
- They may also tell you that you don't qualify for the 0% rate because your credit rating is not the best.
- With 0% financing, you forfeit the manufacturer's rebate—which means you're paying more for your car. Plus, dealers often increase the price of the car to make up for what they'll lose from no-percent financing.
- Finally, you are frequently limited only to the models available for purchase at that rate.
- Or you may be required to make a higher down payment or pay a large prepayment penalty.

	Credit Union Financing	Dealer Financing
Vehicle Price	\$15,000	\$15,000
20% Down Payment	-\$3,000	-\$3,000
Rebate	-\$2,000	-None
Amount Financed	\$10,000	\$12,000
APR/Term	5.49%/48 mos.	2.90%/48 mos.
Mo. Payment	\$232.52	\$265.08
Total Payback	\$11,160.69	\$12,723.84

**Savings of \$1,562.88—12.2% Savings!**

### Our Example Speaks For Itself

Check out the chart to see how 2.90% financing does NOT work! If you'd like to truly save on your next car purchase, contact the credit union before heading out to the dealer. Become pre-approved for your loan to know exactly how much car you can buy!

# Youth Share Accounts

*Stop by the credit union for free guidelines to raising money-savvy kids. Start them early on the road to financial security!*

Open a Franklin Trust Youth Share Account between now and December 21st, 2002 and receive a FREE gift just for opening the account! You'll also be automatically entered into a monthly drawing for a \$50 Gift Certificate to a local toy store. The more money you deposit into this account, the greater your chances are for winning. Also, for every \$100 deposited, you are entitled to an additional entry in the drawing!

There's more! All entries will be included in a Final Drawing to be held on December 20th, 2002 for a \$100 Gift Card to a local toy store.



*Congratulations Are in Order!  
Best wishes to Kairo Kitchens of Bloomfield, CT, our September 2002 Youth Share Account winner.*

## Free Up Extra Cash with a Home Equity Loan

A home equity loan may be just about the best way you can free up extra cash for the things you need. What can you do with that cash? Make home improvements, buy a new car, finance a child's education or consolidate your debt. Need we go on? The possibilities are positively endless!

Franklin Trust Federal Credit Union gives you a choice—a single-sum Fixed-Rate Home Equity Loan or a Home Equity Line of Credit. You decide which works better for you!

### No-Fee Fixed-Rate Home Equity Loan

- Get a fixed rate as low as 5.25% APR\*.
- Choose your term of 5, 10 or 15 years.
- Borrow up to 100% of your home's appraised value.
- Borrow as little as \$10,000 and qualify for up to as much as \$175,000—a generous credit limit!
- There may also be tax advantages. Consult your tax advisor for details.

### Home Equity Line of Credit

If you prefer a line of credit, our Home Equity Line of Credit lets you qualify for an amount that you can tap into as you wish. Use all or some of the funds at a time and repay only what you borrow! Cash is there for you for the full term!

- Our Home Equity Line of Credit rate is as low as 5.00%\*.
- Enjoy a generous 10-year draw period on your cash reserve.
- Borrow up to 100% of your home's property value and qualify for up to as much as \$175,000!
- Ask about the other great benefits.

With Franklin Trust Federal Credit Union's choice in home equity financing, borrowing couldn't be easier—or more rewarding! Contact us about a Home Equity Loan or Home Equity Line of Credit today!

\*APR = Annual Percentage Rate. Rate depends on term. Sample monthly payment on \$100,000 borrowed at 5.25% APR for 60 months is approximately \$190.10. Rates and terms subject to change without notice.

## Let Your Credit Union VISA® Meet Your Holiday Expenses

Meet those expenses with your Franklin Trust Federal Credit Union VISA® credit card. FTFCU members have two options in VISA® credit cards: VISA® Classic and VISA® Gold. Whichever card you use, it gives you the freedom to make timely purchases, entertain relatives and friends and buy just the right gift for everyone.

### Rates Worth Having

VISA® Classic 9.90% APR\*—VISA® Gold 9.88% APR\*  
*Same great rate for purchases and cash advances!*

Each card also has no annual fee, and lets you enjoy a 25-day grace period on purchases, worldwide acceptance and ATM access.

### Don't Have Our Credit Card?

Sign up today. It takes only a few minutes to apply for a lifetime of buying power and security. Just call (860) 296-4379, stop by a credit union office to pick up an application, or apply online today!

	VISA Gold	VISA Classic
*Annual Percentage Rate with Payroll Deduction:	9.88%	9.90%
Annual Percentage Rate without Payroll Deduction:	11.88%	11.90%
Minimum finance charge:	None	
Grace period for repayment of the balance for purchases:	25 days	
Annual fee:	None	

Method of computing the balance for purchases (including new purchases): Average daily balance

FEES: Late Payment Fee: \$25.00, Insufficient Funds Check Fee: \$22.00. ATM

# Franklin Trust Federal Credit Union

632 Franklin Avenue  
Hartford, CT 06114

PRSR STD  
U.S. POSTAGE  
**PAID**  
PLAINVILLE, CT  
PERMIT NO. 14

## FRANKLIN TRUST FEDERAL CREDIT UNION

### CREDIT UNION MEMBERSHIP HAS ITS REWARDS

Franklin Trust Federal Credit Union is the best place for your money. Free of high-profits, red tape and bottom-line worries, your credit union is dedicated to providing the financial services that members can really use to manage their money.

#### Credit Union Benefits Include:

- Lower loan rates
- Higher savings dividends
- Fewer and lower fees
- Friendly, skilled personal service
- Easy and convenient access in person, by phone, and through the mail

#### You Can Share Those Benefits

Begin with your family. Anyone in your immediate family can join your credit union, including your spouse, children, siblings, parents, grandparents and grandchildren. Then talk to your co-workers. They would enjoy benefiting from credit union membership, too!

### Member Services

#### SAVINGS

Advantage Share  
Draft Accounts  
Christmas/Holiday  
Club Accounts  
Share Draft Accounts  
Gold Star Accounts  
Individual Retirement  
Accounts (IRA)  
Regular Share  
Accounts  
Summer FUNd Club  
Term Share  
Certificates  
Vacation Club  
Accounts  
VISA Club Accounts  
Youth Accounts

#### LOANS

Automobile  
Guaranteed Student  
Loans  
Home Equity Line of  
Credit  
Home Improvement  
Parent Loans for  
Undergraduate  
Students (PLUS)  
Personal  
Second Mortgages  
Overdraft Protection  
Loans  
Vacation/Travel

#### ADDITIONAL SERVICES

Accident and Health  
Insurance  
ATM Cards  
Direct Deposit  
Drive-Up Window  
Electronic Tax Filing  
Financial Counseling  
Free Notary Services  
to Members  
Life Insurance on  
Loans  
Long-Term Care  
Insurance  
On-line Bill Payer  
Net Check  
NetTeller Internet  
Banking  
Night Deposit Box  
Payroll Deduction  
Temporary Disability  
Insurance  
Traveler's Checks  
VISA® Classic & Gold  
VISA Debit Card  
Audio Response



### Contact Us

General Information: (860) 296-4379  
Loan Extensions: 103, 107, 114, 203 & 204  
Audio Response Extension: 1

#### MAIN OFFICE:

632 Franklin Avenue  
Hartford, CT 06114

Monday, Tuesday, Thursday & Friday:  
7:00 a.m. - 4:30 p.m.

Wednesday:  
10:00 a.m. - 4:30 p.m.

#### WEST HARTFORD OFFICE:

927 Farmington Avenue  
West Hartford, CT 06107

Monday, Tuesday, Thursday & Friday:  
9:00 a.m. - 4:30 p.m.

Wednesday:  
10:00 a.m. - 4:30 p.m.

### Holiday Closings

THANKSGIVING  
Thurs. & Fri.,  
Nov. 28 & 29, 2002

CHRISTMAS EVE  
Closed at Noon  
Tues., Dec. 24, 2002

CHRISTMAS DAY  
Wed., Dec. 25, 2002

NEW YEAR'S EVE  
Closed at Noon  
Tues., Dec. 31, 2002

NEW YEAR'S DAY  
Wed., Jan. 1, 2003

THREE KINGS DAY  
Mon., Jan. 6, 2003

MARTIN LUTHER  
KING, JR. DAY  
Mon., Jan. 20, 2003

PRESIDENTS DAY  
Mon., Feb. 17, 2003

GOOD FRIDAY  
Fri., Apr. 18, 2002