



DOLLARS & sense

FALL/WINTER 2008-09

FRANKLIN TRUST FEDERAL CREDIT UNION

YOUTH ACCOUNTS Sign up your children or grandchildren!



Teach your youngsters the benefits of saving — and more — by opening an FTFCU account for them today. The standard \$10 membership fee is waived for infants through high school seniors! Ask about the special offers that are available for your child's age group. For details, call us at (860) 296-4379 ext. 110.

****Use the \$25 coupon inside, too! ****

Win \$50.00 — Find Your Birth Date!

We've inserted a birth date somewhere in this newsletter. If you find it — and it's yours — be one of the first three callers and you'll win \$50.00 deposited to your share savings account!



Need cash this holiday season? **SKIP-A-PAYMENT!**

Franklin Trust is once again pleased to offer qualified members a chance to skip a payment on their FTFCU loan. It's our way of saying "Thank You" for your loyalty and support.

You can skip your Personal or Auto loan payment in the month of December and/or your Home Equity Loan, HELOC, or Mortgage payment in December and/or January. You must have been on time for all payments in the last 12 months and interest will continue to accrue. Just complete the form below.



SKIP-A-PAYMENT FORM

Yes! I want to skip a payment on my loan*:

- Personal or Auto Loan**
 - December 2008
- Home Equity, HELOC, or Mortgage**
 - December 2008
 - January 2009

*Processing fee is \$40.00 per loan per month.

Return this form completed **by December 15, 2008.**

If you're approved, we'll send you a Skip-a-Payment form to sign.

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 Account Share Draft Checking Account

Drop off form at any FTFCU office or fax it to (860) 761-1980 or mail it by December 15, 2008 to: Franklin Trust Federal Credit Union, 632 Franklin Avenue, Hartford, CT 06114. Questions? Please call our Loan Dept. at (860) 296-4379 ext. 107, 114, 203, or 204.

Now & Later Holiday Loan

Celebrate now and pay back next year!

Plus...NO PAYMENTS TILL SPRING!¹

A Now & Later Holiday Loan from Franklin Trust will help you cover your holiday expenses for just about anything you need. Borrow now to set your plans in motion and **MAKE NO PAYMENTS UNTIL SPRING!**

Contact the credit union right now online at www.franklintrust.org. Or apply with our 24-hour Loan Line at **860-296-4379**. Or...apply in person right at the credit union.

Holiday Loan Special

Open a Holiday Club with
Payroll Deduction or Direct Deposit
and Take 1/2 Percent OFF Your Rate!

| Term | With PD/DD ² | Without |
|-----------|-------------------------|------------------------|
| 12 Months | 6.49% APR ³ | 6.99% APR ³ |
| 24 Months | 8.49% APR ³ | 8.99% APR ³ |

Available through December 31, 2007

¹First payment due **March 31, 2009**. ²PD = Payroll Deduction; DD = Direct Deposit ³APR = Annual Percentage Rate. Rates and terms subject to change without notice. Rates quoted are with Payroll Deduction; 2% higher without Payroll Deduction. For every \$1,000 borrowed at 6.49% APR for 12 months, the monthly payment would be approximately \$88.14. Equal Opportunity Lender.



Stay warm this winter...

Heating Helper Loans

as low as **6.99%** APR*

*Remember to bring your
Franklin Trust VISA Card
on your shopping trips!*

Need one? Sign up today to
receive our introductory rate!

**Current Franklin Trust VISA
Cardholders:** Transfer \$2,500
minimum from another lender to
your FTFCU VISA account to
receive our special rate!

*Auto Loans, Home
Equity Loans, and
Home Equity Line of Credit*

Refinance a loan from another
financial institution with us and
receive cash:

**\$300 paid on a
Home Equity Loan**
(\$50,000 or more)

**\$100 paid on
an Auto Loan**
(\$10,000 or more)!

**FRANKLIN TRUST
VISA CARD**

introductory & balance transfer rate

4.9% APR*
through June 30, 2009



AUTO LOAN RATES
as low as **4.49%** APR*

HOME EQUITY LOANS
as low as **4.99%** APR*

**HOME EQUITY
LINE OF CREDIT**
prime
minus **1.25%** APR*

*APR = Annual Percentage Rate. Rates are subject to change. Auto Loan & VISA rates are based on payments made through Payroll Deduction; 2% higher without Payroll Deduction. Please call our Loan Dept. at (860) 296-4379, ext. 107, 114, 203 or 204 for updates and information.



FREE \$25.00 GIFT!

Give family members and co-workers a gift that will benefit them for a lifetime: **Membership in Franklin Trust Federal Credit Union!**

NOTE: If you are not a member of FTFCU and are eligible to join, use the coupon for yourself! (Feel free to make copies of this coupon.) **Hurry! This offer expires 2/28/09.**

\$25



Franklin Trust Federal Credit Union



\$25

This coupon is good for a \$25.00 deposit into a new FTFCU member's share savings account! Just mail or bring this completed coupon to any FTFCU office to present when the account is opened.

New Member's Name: _____

Address: _____

City/State/Zip: _____

\$25

Account must remain open for a minimum of six months or cash award will be deducted at closing. New member must not have been an FTFCU member in the past six months. FTFCU employees are not eligible, but their family members may participate. This limited time offer may be withdrawn at any time and expires 2/28/09.

\$25



We Appreciate Our Member-Owners!

As a token of our appreciation, stop by either of our offices every week and enjoy complimentary coffee and treats: West Hartford (Thursday & Friday); Hartford (Thursday, Friday & Saturday). *Thank you for your membership in FTFCU!*

We're #1 — Again!

Thanks to the continued generosity of our members and staff, Franklin Trust was once again crowned the state-wide winner in its credit union asset category for the Miracle Balloon drive!

Together, we raised \$1,124 this year, all of which benefits the Connecticut Childrens Medical Center.



Leaving? Take FTFCU with You!

If you leave your job or the area for any reason, be sure to take Franklin Trust with you!

You can stay in touch with your accounts by phone, fax, mail, through the Internet via NetTeller (just log on to: www.franklintrust.org and click on "NetTeller"), as well as by using any of the more than 3,400 credit union service centers across the country (locate at: www.creditunion.net). Retain your membership. You'll be able to compare our rates & services with anyone's — and choose what's best for you!

"Once a Member, Always a Member"

is an important benefit of your membership in FTFCU!

Our "Preferred Checking" is **Totally FREE!**

- * NO MINIMUM BALANCE * NO MONTHLY SERVICE CHARGE
- * NO PER-CHECK CHARGES * FREE ONLINE STATEMENTS * FREE CHECK IMAGES ONLINE * UNLIMITED DEBIT CARD USE
- * WE EVEN PAY FOR YOUR CHECK REORDERS!

All this and more when you have Direct Deposit of your net check to FTFCU.

Have your checking account elsewhere? Make the switch today! 1/23

Looking for a surcharge-free ATM? We're part of the CO-OP ATM Network, with over 25,000 locations nationwide! Just click on the CO-OP logo on our home page (www.franklintrust.org) to find an ATM near you!

How can we serve you better?

We're always open to suggestions from our member-owners regarding ways that would improve our credit union. Have an idea?

Please use the Suggestion Boxes in either of our offices or email your comments directly to our President, Kiernan J. Dubai, at kdubay@franklintrust.org.

Thanks for sharing!



Franklin Trust Federal Credit Union

Main Office
632 Franklin Avenue
Hartford, CT 06114

\$25⁰⁰ 
Gift Inside

FRANKLIN TRUST FEDERAL CREDIT UNION

HOLIDAY CLOSINGS

Tuesday, November 11, 2008
VETERANS DAY

Thursday, November 27,
Friday, November 28,
Saturday, November 29, 2008
THANKSGIVING HOLIDAY

Thursday, December 25,
Friday, December 26,
Saturday, December 27, 2008
CHRISTMAS HOLIDAY

Thursday, January 1, 2009
NEW YEAR'S DAY

Tuesday, January 6, 2009
THREE KINGS DAY

Monday, January 19, 2009
MARTIN LUTHER KING, JR. DAY

Monday, February 16, 2009
PRESIDENTS DAY

Friday, April 10 &
Saturday, April 11, 2009
GOOD FRIDAY &
EASTER HOLIDAY

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
Youth Accounts
Summer FUNd Club
VISA Club Accounts

LOANS

Home Equity
Home Equity Line of Credit
Mortgages
Automobile
Personal
Overdraft Protection

ADDITIONAL SERVICES

Direct Deposit of Net Check
Payroll Deduction
NetTeller Internet Banking
Shared Service Centers
On-Line Bill Payer
VISA Classic, Gold & Platinum
VISA Debit Card
E-Statements
Audio Response
Check Images Online
Drive-Up Window
Night Deposit Box
Accident and Health Insurance
Life Insurance on Loans
Long-Term Care Insurance
Temporary Disability Insurance
Traveler's Checks
Financial Counseling
Free Notary Service to Members

Contact Us

MAIN OFFICE

632 Franklin Avenue, Hartford, CT 06114
Mon., Tues., Thurs., Fri.: 7:00 a.m. - 4:30 p.m.
Wed.: 10:00 a.m. - 1:00 p.m.
Saturday: 9:00 a.m. - 12:00 noon

WEST HARTFORD OFFICE

927 Farmington Avenue, West Hartford, CT 06107
Mon., Tues., Thurs., Fri.: 9:00 a.m. - 4:30 p.m.
Wed.: 10:00 a.m. - 1:00 p.m.

BULKELEY HIGH SCHOOL BRANCH

300 Wethersfield Avenue, Hartford, CT
Tues. & Thurs.: 10:15 a.m. - 1:15 p.m.

WEAVER HIGH SCHOOL BRANCH

415 Granby Street, Hartford, CT
Mon. & Wed.: 10:30 a.m. - 1:00 p.m.

General Information: (860) 296-4379

Loan Dept. Extensions: 107, 114, 203 & 204

Audio Response Extension: 1

Toll-Free: (866) 835-8485

Email: ftfcu@franklintrust.org

Website: www.franklintrust.org

Shared Service Centers Locator:
www.creditunion.net

Surcharge-Free ATM Locations:
www.co-opnetwork.org
www.sum-atm.com

