

NEW SAFE DEPOSIT BOXES

Beginning April 13, we will have new, expanded hours at our Main Office located at 632 Franklin Avenue in Hartford. To better serve our members, **we will be open Thursdays till 7 p.m. and have added Sundays from 1-4 p.m.**



OUR "PREFERRED CHECKING" is Totally FREE!

If your checking account is elsewhere — make the switch today!

There's **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.



TAKE CONTROL OF YOUR RETIREMENT — open an IRA today!

Open an IRA (Individual Retirement Account) at Franklin Trust to receive these benefits:

- Earnings are tax-free if the account is open for five tax years and withdrawn for a qualified reason (age 59 ½, disability, death, or a first-time home purchase).
- Withdrawals are not required until the age of 70 ½.
- Earnings grow tax-deferred until withdrawn.
- Contributions may be tax deductible.

Questions?

Please call us at **(860) 296-4379, ext. 204** and ask for an **IRA Specialist.**



Franklin Trust Federal Credit Union
Main Office
632 Franklin Avenue
Hartford, CT 06114

Celebrating Our 75th Anniversary in 2009!

\$25 New Member Coupon Inside!

Upcoming Holiday Closings

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

Monday, May 25
MEMORIAL DAY

Friday, July 3 (at 1 p.m.) & Saturday, July 4
INDEPENDENCE DAY HOLIDAY

Monday, September 7
LABOR DAY

Monday, October 12
COLUMBUS DAY

Wednesday, November 11
VETERAN'S DAY

2009

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
Summer FUNd Club
VISA Club Accounts

LOANS

Home Equity
Home Equity Line of Credit
Mortgages
Automobile
Personal
Student
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
VISA Gift Card
E-Statements
Audio Response
Check Images Online
Drive-Up Window



Contact Us

MAIN OFFICE (Spring Schedule)
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. - 7:00 p.m.
Saturday: 9:00 a.m. - 12:00 noon
Sunday: 1:00 p.m. - 4:00 p.m.

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.
(when school is in session)

WEAVER HIGH SCHOOL BRANCH
415 Granby Street, Hartford, CT
Mon. & Wed.: 10:30 a.m. - 1:00 p.m.
(when school is in session)

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

Serving Our Member-Owners Since 1934



WINTER/SPRING 2009

FRANKLIN TRUST FEDERAL CREDIT UNION

INTRODUCING "Club 75" — AS WE TURN 75!

In celebration of our 75th Anniversary in 2009, Franklin Trust FCU is introducing Club 75, whereby members can **earn up to .75% added to their new certificate rate and/or up to .75% deducted from their new loan rate** (VISA, Student Loans, HELOC & Overdraft Protection excluded), along with **free** or **discounted** rates on safe deposit boxes, GAP Insurance, VISA gift cards, traveler's checks — and more!

In Club 75, points are automatically awarded according to the Franklin Trust products and services you use, to reach specified levels. You receive maximum benefits when you attain 75 points, which is our Platinum level.

Are you a Silver, Gold or Platinum member? For details, visit any of our locations or call us at (860) 296-4379, ext. 110.

Through the Years...

Originally called "Public School Teachers of the City of Hartford Federal Credit Union" when organized back on October 13, 1934, Franklin Trust Federal Credit Union is now the fourth oldest federally-chartered credit union *in the nation*. Our name evolved over the years to reflect our expanding membership.



Many changes have taken place during the past 75 years. Our country has endured 10 wars/conflicts, put 12 men on the moon, been governed by 13 Presidents — while watching technology, sports, medicine and many other areas expand exponentially. Through it all, we've been here for you, our members.

We will be here for you and your family in the future, too, providing great service for all your financial needs.

ANNUAL MEETING

Watch for details of this year's Annual Meeting —

a gala event to celebrate our 75th Anniversary!

YOUR MONEY is Safe with Us

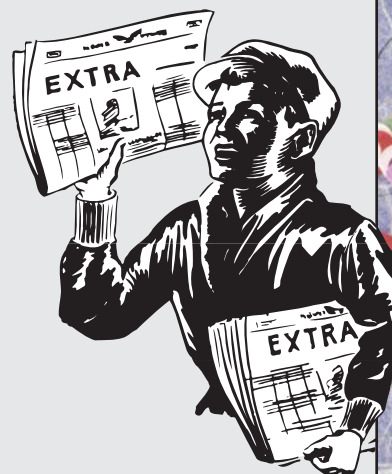
Bank mergers. Bank break ups. Bank bailouts. Bank failures.

You've seen the news. It's bad news — for banks.

At Franklin Trust Federal Credit Union, we don't have such problems.

After 75 years of serving our member-owners, we're steady, strong — and **growing**.

Unlike banks that have a minimum allowable ratio of capital to total assets of just 3%, credit unions are required to be capitalized 7%. As of December 31, 2008, Franklin Trust was capitalized 11.85%!



What does all this mean? Simply put: YOUR MONEY IS SAFE WITH FRANKLIN TRUST FEDERAL CREDIT UNION.

If you are an FTFCU member, we say "Thank You" for your business and faith in us! If you are a future member, we look forward to serving you!



New Spring Hours! See inside...

NOW OFFERING!

STUDENT LOANS
5.75% APR¹

Fixed rate! Borrow up to \$20,000! Call for details!

Auto Loans
as low as
4.25% APR^{1,2}

Heating Helper Loans
as low as
6.24% APR^{1,2}

HOME EQUITY LOANS
as low as
4.75% APR^{1,2}

Home Equity LINES OF CREDIT AVAILABLE, TOO!

Call for details!

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)!

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, Heating Helper & VISA rates are based on payments made through Payroll Deduction. Please call our Loan Dept. at (860) 296-4379, ext. 107, 114, 203 or 204 for updates and information.



Don't Get Ripped-Off!
Say "NO" to payday lenders!
If you need cash, see FTFCU!
Better Rates + Better Service = Better Deal!

SPECIAL VISA INTRODUCTORY & BALANCE TRANSFER RATE:

4.75% APR¹

with payroll deduction, 2% higher without payroll deduction. Offer good through December 31, 2009!

TRAVELING? Don't forget to take your **Franklin Trust VISA Card** with you!

Don't have one? 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!



Find Your Birth Date & Win \$75!

We've inserted a birth date somewhere in this newsletter. Find it — and if it's yours — be one of the first three callers and you'll win \$75 deposited to your share savings account!

Coverdell Education SAVINGS ACCOUNTS

You can now help pay for your child's education with a Coverdell Education Savings Account (ESA) at Franklin Trust! With a Coverdell ESA, you can save up to \$2,000.00 per child each year and enjoy special benefits.

While your contributions are made with after-tax dollars, the earnings and withdrawals are tax-free when used for qualified educational expenses. You or any of your family members can contribute to the account, up to the \$2,000.00 annual limit.

To learn more about Coverdell ESAs, contact one of our specialists today at (860) 296-4379 ext. 204, or by email at fabiola@franklintrust.org.



All of us are "people helping people".

HELPING THE NEEDY

The Franklin Trust staff and members take helping the less fortunate very seriously.

On Thursdays, staff who donate non-perishable food items can "dress down" that day. Members have made significant contributions to this worthy cause, too, which benefits local food banks.

During the recent holiday period, both members and staff contributed numerous unwrapped toys that brightened Christmas for a host of area youngsters and their families.

Youth Accounts

Teach your children or grandchildren the benefits of saving — open 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 more information, call us at (860) 296-4379 ext. 110.

** SEE THE \$25 COUPON ON THIS PAGE, TOO! **

\$25

New Member Coupon

\$25

Give this coupon to a Family Member, Co-Worker — or use it Yourself! Join in our 75th Anniversary Celebration!

FRANKLIN TRUST FEDERAL CREDIT UNION

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. Funds can be applied towards \$10 one-time membership fee. (There is no membership fee for high school students). This limited time offer may be withdrawn at any time and expires 9/30/09. **\$25**



TAKE US WITH YOU!

Should you leave your job or the area for any reason, retain your Franklin Trust membership! 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 approximately 3,600 credit union service centers nationwide (locate at: www.creditunion.net). By remaining a member, you'll be able to compare our rates and services with anyone's — and select what's best for you!

"Once a Member, Always a Member" is an important benefit of your membership in FTFCU!

Dora Maxwell SOCIAL RESPONSIBILITY AWARD

Franklin Trust was again crowned the state-wide winner in its credit union asset category in receiving this very special award. We were honored for our "Charity Fridays", in which our staff rotated in choosing a charity to which staff and members would donate. Over \$2,000.00 was raised in 2008, benefiting numerous worthy causes. THANK YOU to everyone who participated!

Surcharge-Free ATMs!

FTFCU is 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 IMPROVE?

We welcome suggestions from our member-owners regarding ways that would better our credit union. Have a comment? Please use the Suggestion Boxes in either of our offices or email your idea directly to our President, Kiernan J. Dubay, at kdubay@franklintrust.org.



Health Savings Account

A Health Savings Account (HSA) gives you more flexibility and control over your health care costs. The many benefits of having an HSA include your ability to deduct your contributions, your earnings accumulating on a tax-deferred basis and distributions being tax-free if they are used for qualified medical expenses. In addition, you can contribute at any time, with your balance rolling over from year to year, and you can take your account with you, regardless of job changes. 6/25

To learn about all the benefits of an HSA, stop by any FTFCU office or call us at (860) 296-4379, ext. 110.

Franklin Trust Federal Credit Union PRIVACY NOTICE

Franklin Trust Federal Credit Union is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

We collect the following nonpublic information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.

From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.

From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.

From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Franklin Trust Federal Credit Union, we will not share information we have collected about you, except as permitted by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.