




DOLLARS & sense

SPRING/SUMMER 2010

Serving Our Member-Owners Since 1934

Meet "FRED"

The new guy on the block, **FRED** (Franklin Remote Electronic Deposit) allows you to conveniently deposit checks to your Franklin Trust account from anywhere via scanner! No special devices required! "FRED" is **FREE** for qualified members. For details, stop by any of our offices or call (860) 296-4379, ext. 110.

Coming Soon: FRED On the Move Mobile Banking!
You'll be able to deposit your check via
a photo from your Smartphone!




**BRING THE
FAMILY!**

Franklin Trust FCU Annual Meeting & Cookout

Saturday, September 11, 2010 • Starting at 1:00 p.m.
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 **June 13, 2010**. Nominations by petition must be signed by

at least 65 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 August 2, 2010. The Secretary will post the names of all nominees in a conspicuous place in the Credit Union by August 6, 2010.


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 us for a fun-filled afternoon and participate in the affairs of your member-owned and member-directed Credit Union!



Home Equity & Auto Loans



Need cash for those home improvements or that dream vacation? Put your home's equity to work for you — with a Home Equity Loan from Franklin Trust!

Need a better set of wheels? We have great rates on Auto Loans, too!

Check out our Loan rates inside!



FREE FOOD!

FREE GIFTS!

MUSIC!



Identity Theft Protection

Identity recovery services were recently added as a feature of your FTFCU account. These services were extended to you — and to three generations of your family — as part of a comprehensive group program.

Identity theft strikes one in 27 consumers annually. If it hits you, a certified Identity Theft Recovery Advocate will handle the entire process and perform all of the many tasks required

for recovery, including all research, forms, phone calls, follow-up and working with law enforcement — saving you hours of tedious work and aggravation.

While others charge as much as \$24.95 per month, our ID Theft fee is just \$1.95 monthly. If you do not wish to subscribe to this service or have any questions, please call us at (860) 296-4379 x 110.



Check Us Out **ONLINE!**

For information, rates, updates, games — and more — log on to our website: www.franklintrust.org.

We're also on **Facebook** (access via the link on our homepage!) and **MySpace** (www.myspace.com/ftfcu)! Check us out and become a "Fan" and/or "Friend" today!

See the Changes in Our Offices

We've made some changes in most of our offices that we hope you will enjoy!

Check out our new **kiosks**, which allow you to go online to check your balances, transfer funds — and more — at no charge!

We have also added new **electronic rates boards** and **large-screen television monitors** for a more colorful and improved presentation of FTFCU information!

Sign Up for **BILL PAYER!**

Bill Payer allows you to pay your bills online, saving you both time and postage costs. **You** control the timing and amount of your payments. A very user-friendly service that can be accessed 24/7, Bill Payer is FREE with Direct Deposit.

For more information, call us at
(860) 296-4379 x 110.



“March Club”

*Especially for all
Hartford Public
Schools Teachers*

Join our new “March Club”!

It works just like our
“Vacation Club”.

Start setting aside some
money today for next year's
school break!

30,000 Surcharge-Free ATMs!

FTFCU is part of the CO-OP and SUM ATM networks, with over **30,000** surcharge-free ATMs nationwide! To find a surcharge-free ATM near you, just log on to:

www.co-opnetwork.org or
[www.sum-atm.com!](http://www.sum-atm.com)

Win \$50!

Find Your Birth Date

Find the birth date hidden in this newsletter. If it's yours, be one of the first **three** callers and you'll win \$50 deposited to your FTFCU share savings account!



Open a Christmas/Holiday Club Account

For less stress and more convenience, start saving now for the holidays by opening a Christmas/Holiday Club account. Sign up for payroll deduction, to easily set aside funds for future holiday shopping.

*The holidays will be here before we know it.
Start saving for them today!*

Youth Accounts

Open an FTFCU account for your children or grandchildren and teach them the benefits of saving. The standard \$10 membership fee is waived for individuals aged 18 years and under! Ask about the special offers that are available for your child's age group.



For additional information, call us at (860) 296-4379, ext. 110.

PLAN FOR YOUR RETIREMENT — Open an IRA today!

IRA Certificate Special

- 60-month term
- \$500 minimum balance required

3.00%^{APY*}

*APY = Annual Percentage Yield. Rate subject to change. Club 75 bonus excluded.

Auto Loans as low as

4.25%^{APR^{1,2}}

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!

STUDENT LOANS

7.25%^{APR¹}

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

**SPECIAL VISA
INTRODUCTORY &
BALANCE TRANSFER RATE:**

4.75%^{APR¹}

with payroll deduction, 2% higher without payroll deduction. Offer good for the first 9 months!

VISA CREDIT CARD RATE

As
Low
As

9.9%^{APR¹}

(Contact us for details)

HOME EQUITY LOANS

as low as

4.75%^{APR^{1,2}}

**Home Equity
LINES OF CREDIT
AVAILABLE, TOO!**

Call for details!

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

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.

"Preferred Checking" is Totally FREE!

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.



HPHS Branch Opens

Franklin Trust recently opened a branch at Hartford Public High School, for the exclusive use of the school's students, staff and employees. Participating in the special dedication ribbon-cutting ceremony were (left to right): Hartford Mayor Eddie Perez; Kiernan J. Dubay, FTFCU President/CEO; Michael Shea, FTFCU Supervisory Chairperson; Dr. Christina Kishimoto, Hartford Public Schools Asst. Superintendent; David Chambers, HPHS Principal; Tory Niles, HPHS Principal; Brittany Helddon, HPHS Administrator; and Adam Johnson, HPHS Principal.

A special dedication ceremony was held at our new branch inside Hartford Public High School. Participating in the ribbon-cutting were (left to right): Hartford Mayor Eddie Perez; Kiernan J. Dubay, FTFCU President/CEO; Michael Shea, FTFCU Supervisory Chairperson; Dr. Christina Kishimoto, Hartford Public Schools Asst. Superintendent; David Chambers, HPHS Principal; Tory Niles, HPHS Principal; Brittany Helddon, HPHS Administrator; and Adam Johnson, HPHS Principal.



Save/Earn More with "Club 75"

In celebration of our 75th Anniversary last year, Franklin Trust introduced Club 75. 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 many items, including money orders, traveler's checks, VISA gift cards, safe deposit boxes, and GAP Insurance.

Club 75 points are automatically awarded according to the Franklin Trust products and services you use. Maximum benefits are attained when you reach 75 points, which is our Platinum level. 2/26

For details or to check your Club 75 level, visit any of our offices or call us at (860) 296-4379 ext. 110.

Downtown Hartford Office Open

Franklin Trust opened a new office in downtown Hartford at 277 Asylum Street, adjacent to High School, Inc.. The full-service facility is open to **all** FTFCU member-owners and features a café with free internet access, free coffee, and a large-screen monitor carrying current financial news. An ATM is on-site, available 24 hours a day, everyday.

For a complete listing of all offices and hours of operation, please see the back of this newsletter.

THANK YOU!

To all Franklin Trust members, we say "Thank You" for your business and faith in us! If you are a future member, we look forward to serving you!

The financial landscape has undergone many changes, but Franklin Trust remains stable, dependable and trustworthy. During our more than 75 years in operation, *no member has ever lost a penny of insured savings with us.* We will always be here for you and your family, providing outstanding service for all your financial needs.

FTFCU Membership — For Life!

Whether you leave your job or move away, always retain your Franklin Trust membership. You can easily access your accounts online via NetTeller (just log on to: www.franklintrust.org and click on "NetTeller"), by phone, fax, mail, and at over 4,000 credit union service centers nationwide (locate at: www.creditunion.net). By keeping your membership, you will have the ability to compare our rates and services with other's — and select what best suits you!

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



HAVE A SUGGESTION?

We welcome comments regarding ways that we could improve our credit union. Please use the Suggestion Boxes in any of our offices or email your ideas directly to our President, Kiernan J. Dubay, at kdubay@franklintrust.org.

VISA® Gift Cards

VISA Gift Cards make gift-giving simple — and are always appreciated by the recipient! Very safe and convenient, they can be used wherever VISA is accepted. Cards cost from just \$3.50, depending on your Club 75 level.

Health Savings Account



A Health Savings Account (HSA) gives you added 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. You can take your account with you, regardless of job changes, too.

For details 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.

Franklin Trust Federal Credit Union

Main Office
632 Franklin Avenue
Hartford, CT 06114

Serving Our Member-Owners Since 1934

Also visit us at...

West Hartford Office: 927 Farmington Avenue (near Blue Back Square)

Downtown Hartford Office: 277 Asylum Street (at High School, Inc.)

Upcoming Holiday Schedule

MEMORIAL DAY

Closed Monday, May 31

INDEPENDENCE DAY

Closed Monday, July 5

LABOR DAY

Closed Monday, September 6

COLUMBUS DAY

Closed Monday, October 11

VETERAN'S DAY

Closed Thursday, 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

Student

Lifestyle

Overdraft Protection

Quinceanera

ADDITIONAL SERVICES

Direct Deposit
of Net Check

Payroll Deduction

NetTeller
Internet Banking

Shared Service
Centers

"FRED" Franklin Remote
Electronic Deposit

On-Line Bill Payer

VISA Classic, Gold &
Platinum

VISA Debit Card

VISA Gift Card

E-Statements

Audio Response

Check Images Online

Safe Deposit Boxes

Drive-Up Windows

Electronic Rates Boards

Kiosks

Identity Theft Protection

Night Deposit Boxes

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., 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.

NO SUNDAY HOURS

Memorial Day through Labor Day

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.

DOWNTOWN HARTFORD OFFICE

277 Asylum Street, Hartford, CT 06103

Mon. & Wed.: 10 a.m. - 1 p.m. • Fri.: 10 a.m. - 3 p.m.

Phone: (860) 541-0088 Fax: (860) 541-0095

The following branches are active when school is in session (for students, staff & employees only):

BULKELEY HIGH SCHOOL BRANCH

300 Wethersfield Avenue, Hartford, CT

Tues. & Thurs.: 10:15 a.m. - 1:15 p.m.

HARTFORD PUBLIC HIGH SCHOOL BRANCH

55 Forest Street, Hartford, CT

Tues. & Thurs.: 1:00 p.m. - 4:00 p.m.

General Information: (860) 296-4379

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

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

MySpace: www.myspace.com/ftfcu

Shared Service Centers Locator: www.creditunion.net

Surcharge-Free ATM Locations:

www.co-opnetwork.org • www.sum-atm.com

