

DOLLARS & sense

FALL/WINTER 2009-10

Serving Our Member-Owners Since 1934

NEW! Downtown Hartford Office

Franklin Trust FCU has a new downtown Hartford branch at High School, Inc., located at 277 Asylum Street, next to Mayor Mike's Restaurant. A full-service facility, it features a café with free internet access, free coffee, and a large-screen monitor carrying current financial news.

OFFICE HOURS
 Monday & Wednesday
 10 a.m. - 1 p.m.
 Friday
 10 a.m. - 3 p.m.
(Days & Hours may be expanded in the future)

The office can be reached at (860) 541-0088. An ATM is located on-site that will be available 24 hours a day, every day.

BE SURE TO STOP BY WHEN YOU'RE DOWNTOWN!



NEED CASH?

We make loans! Check out our great rates inside!



COMING SOON: Hartford Public High School Branch

In early 2010, Franklin Trust will be opening a branch inside Hartford Public High School. It will be for the exclusive use by the school's students, staff and employees. *Stay tuned for details!*

SKIP-A-PAYMENT!

We're 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.

Return this form completed by **December 15, 2009**. If you're approved, we'll send you a Skip-a-Payment form to sign.

Yes! I want to SKIP-A-PAYMENT on my loan*:

Personal or Auto Loan
 December 2009

Home Equity, HELOC, or Mortgage
 December 2009
 January 2010

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

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, 2009 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.

VISA® GIFT CARDS

Great for holiday, birthday — or any time — giving, VISA Gift Cards are always appreciated by the recipient. Safe and convenient, they can be used wherever VISA is accepted! Depending on your **Club 75** level, cards cost from just \$3.50-\$5.00.



Sunday Hours at MAIN OFFICE

To better accommodate our members, we have expanded hours at our Main Office at 632 Franklin Ave. in Hartford. We are now open on **Sundays from 1-4 p.m.**, in addition to **Thursdays until 7 p.m.**

Please see the back page of this newsletter for a complete schedule of all our locations.

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** in this newsletter, too!*

Surcharge- Free ATMs!

FTFCU is part of the CO-OP and SUM ATM networks, with over **30,000** locations nationwide!

To find a surcharge-free ATM near you, just log on to www.co-opnetwork.org or www.sum-atm.com!

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!



Visit Us Online!

Franklin Trust's web site is located at www.franklintrust.org.



It's loaded with information, rates, updates, games — and more!

We are also on **Facebook** (Franklin Trust Federal Credit Union) and **MySpace** (www.myspace.com/ftfcu)! Become a "Fan" and/or "Friend" today to receive direct notices — and more!

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

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

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.



Remote Check Deposit

Coming Soon!

This new convenience will be **FREE** for qualified Franklin Trust members, and enable them to deposit checks to their FTFCU accounts from *anywhere* via scanner! No special devices required! *Watch for details!*

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 us online at www.franklintrust.org.

Or apply with our 24-hour Loan Line at **(860) 296-4379**.

Or visit any of our offices.

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, 2009

¹First payment due March 31, 2010. ²PD = Payroll Deduction; DD = Direct Deposit ³APR = Annual Percentage Rate. Rates and terms subject to change without notice. Rates shown are for Club 75 Platinum level members; rates for other members will be higher. 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.

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!)

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!

SPECIAL VISA INTRODUCTORY & BALANCE TRANSFER RATE:

4.75% APR¹

with payroll deduction, 2% higher without payroll deduction. Offer good through June 30, 2010!

VISA CREDIT CARD RATE

As Low As

8.9% APR¹

(Contact us for details)

Don't Get Ripped-Off!
Say "NO" to payday lenders! If you need cash, see FTFCU!

Better Rates + Better Service

Better Deal!

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.

PLAN FOR YOUR RETIREMENT —

Open an IRA today!

IRA Certificate Special

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

3.55% APY*

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



\$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 2/28/10.

\$25

Back in 1934...

Franklin Trust Federal Credit Union was "born" 75 years ago, back on October 13, 1934. We are now the nation's fourth oldest federal credit union. Here's an interesting look back at a place in time...

Other notable births in 1934 include: baseball stars Hank Aaron & Roger Maris, actresses Brigitte Bardot & Sophia Loren, reporter Charles Kuralt, political activist Ralph Nader, basketball



great Bill Russell, General Norman Schwarzkopf, race car driver Bobby Unser, and Gene Cernan, the last person to walk on the moon.

Happenings in 1934: President Franklin D. Roosevelt signed the

Franklin Trust celebrated its 75th anniversary on Tuesday, October 13. Formed in 1934 as the "Public School Teachers of the City of Hartford Federal Credit Union," we are now the nation's fourth oldest federal credit union. Still heavily involved in education, our membership has broadened over the years.

PICTURED joining in the celebration at our Main Office are (L-R): Hartford Public Schools' Director of External Communications David Medina and Asst. Superintendent Dr. Christina Kishimoto, along with Kiernan J. Dubay, Franklin Trust's President/CEO.

Federal Credit Union Act on June 26; "Flash Gordon" comic strip debuted; the first high school auto driving course was offered (in State College, PA); Horton Smith won the 1st Golf Masters Championship; Chicago Blackhawks beat the Detroit Red Wings to win the Stanley Cup; the first "washateria" or laundromat opened (in Fort Worth, TX); Shirley Temple appeared in her first movie ("Stand Up and Cheer"); Donald Duck made his first screen appearance ("The Wise Little Hen"); Federal Communications Commission (FCC) was created; American League won major league baseball's 2nd All-Star game; St. Louis Cardinals defeated the Detroit Tigers in the World Series.

Prices in 1934: gallon of gas: 10 cents; new car: \$625; gallon of milk: 45 cents; pound of ground coffee: 35 cents; pound of hamburger: 12 cents; loaf of bread: 8 cents; U.S. postage stamp: 3 cents. Average cost of a new house: \$5,970; average cost to rent a house: \$20/month. Average annual wages: \$1,600.

A lot has changed over the years, but Franklin Trust remains stable, dependable and trustworthy. No member has ever lost a penny of insured savings with us. We will always be here for you and your family, providing great service for all your financial needs.

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!



Governor M. Jodi Rell proclaimed Tuesday, October 13, 2009 as "Franklin Trust Federal Credit Union Day" in Connecticut. Peter R. Roach, Chairperson of Franklin Trust's Board of Directors, proudly displays Gov. Rell's Official Statement.

"Club 75" Helps You Earn/Save More!

Franklin Trust FCU has introduced **Club 75**, in celebration of our 75th Anniversary in 2009. Our 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 VISA gift cards, safe deposit boxes, GAP Insurance, traveler's checks — and more!

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.

For more information or to check your **Club 75** level, stop by any of our offices or call us at (860) 296-4379, ext. 110.



Coverdell Education Savings Accounts

A Coverdell Education Savings Account (ESA) at Franklin Trust can help you pay for your child's education! 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 member of your family can contribute to the account, up to the \$2,000.00 annual limit.

Learn more about Coverdell ESAs today! Contact one of our representatives at (860) 296-4379 ext. 110, or by email at fabiola@franklintrust.org.



HOW CAN WE IMPROVE?

We welcome suggestions from our member-owners regarding ways that would better our credit union. Have an idea? Please use the Suggestion Boxes in any of our offices or email your comments 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.

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



ONCE A MEMBER, ALWAYS A MEMBER!

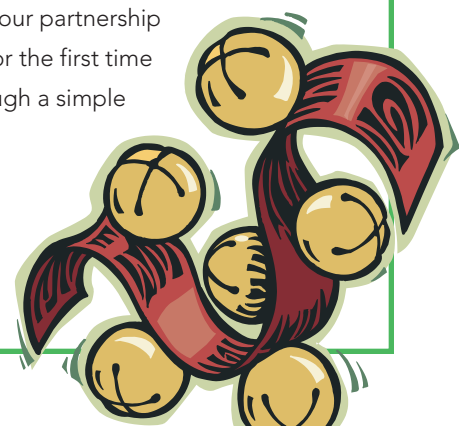
Remember to always retain your Franklin Trust membership — even if you leave your job or move away! You can easily access your accounts online via NetTeller (log on to: www.franklintrust.org and click on "NetTeller"), by phone, fax, mail, and at approximately **3,900** credit union service centers nationwide (www.creditunion.net). By remaining a member, you'll be able to compare our rates and services with other's — and choose what's best for you! 10/10

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

ONLINE MORTGAGE LENDING...with Low Rates!

Franklin Trust now provides complete mortgage services through our partnership with Mortgage Markets CUSO. Whether you are buying a home for the first time or refinancing your current home, our website will guide you through a simple and quick step-by-step process to get your loan approved.

Simply log on to www.franklintrust.org and click on "Mortgage" on our homepage. Questions? Call us at (860) 296-4379, ext. 107.



Franklin Trust Federal Credit Union

Main Office
632 Franklin Avenue
Hartford, CT 06114

Celebrating Our 75th Anniversary in 2009!



**\$25 New Member
Coupon Inside!**

Also visit us at...

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

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

Upcoming Holiday Schedule

THANKSGIVING HOLIDAY

Open Wednesday, November 25, 2009 until 4:30 p.m.;
Closed Thursday, November 26 through
Sunday, November 29

CHRISTMAS HOLIDAY

Open Wednesday, December 23 until 4:30 p.m.;
Closed Thursday, December 24 through
Sunday, December 27

NEW YEAR'S DAY

Open Thursday, December 31 until noon;
Closed Friday, January 1, 2010 through
Sunday, January 3

THREE KINGS DAY

Closed Wednesday, January 6

MARTIN LUTHER KING, JR. DAY

Closed Monday, January 18

PRESIDENTS' DAY

Closed Monday, February 15

GOOD FRIDAY & EASTER HOLIDAY

Closed Friday, April 2 through Sunday, April 4

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

Lifestyle

Overdraft Protection

Quinceanera

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

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., 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.

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

(Opening in early 2010!)

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