

DOLLARS & sense

FALL/WINTER 2023-24

Serving Our Member-Owners Since 1934

EVERYONE WHO LIVES, WORKS, WORSHIPS, OR ATTENDS SCHOOL IN HARTFORD COUNTY IS ELIGIBLE TO JOIN!

Early Black Friday/Cyber Monday Loan

**NO
Credit
Check!**

- NO Credit Check
- This loan is from \$500 - \$2,500 for 12 months!
- NO Payments until January 31, 2024
- Applicant must have on-going Direct Deposit of net check!
- \$30 Application Fee!
- Loans will be processed in the order they are received.

Offer Good on these Dates Only & Only for those who Qualify:

Wednesday, November 1st - Thursday, November 30th, 2023

RESTRICTIONS MAY APPLY. Loans will be processed online.

Applications are available on-line.



SKIP-A-PAYMENT! Thank You for your loyalty and support!

You can skip your Personal or Auto loan payment in the month of December. You must have been on time for all payments in the last 12 months and interest will continue to accrue.

RESTRICTIONS MAY APPLY.

Email loanspecial@franklintrust.org by **December 11, 2023** to express your interest in a skip a pay and a document will be sent to you.



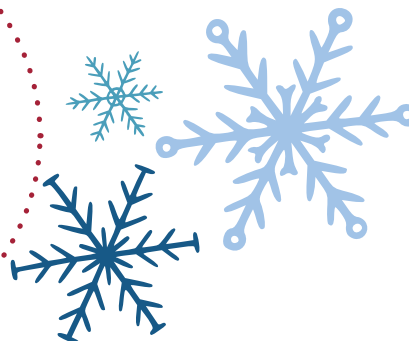
EXTRA FUNDS FROM PAYMENT ACCOUNTS

To find out if you have any extra cash in your Loan or VISA payment account that can be transferred to your savings or checking account, please call us at (860) 296-4379, option 6, and follow the simple instructions.



Coming Soon!

Your VISA Debit or Credit card will soon be **contactless.**



Scan QR code for our website!



Fraud Center

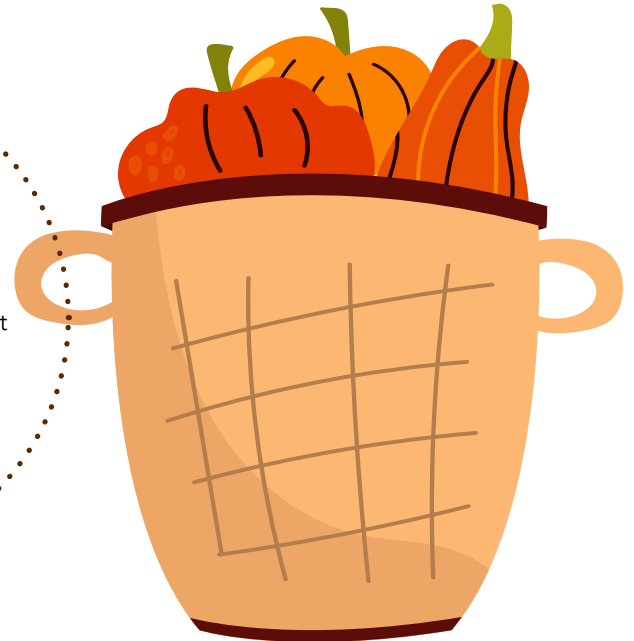
New! Franklin Trust FCU Fraud Center Text Alerts and Emails. All text alerts will come from short code 96923. You can add this number to your phone so you recognize it as coming from our Fraud Center. You can confirm in real time if the purchases are valid and your card will be immediately unblocked. If you text help to the above referenced short code you will receive a help message back.

Find the birth date hidden in this newsletter. If it's yours and you're the first one to contact us, we'll deposit **\$89** into your Franklin Trust share account!



After-Hours Card Support

If you are experiencing credit/debit card problems after our business hours, please call 800-547-3099 for assistance.



FREE ON-LINE SERVICE

Bill Payer gives you control of the timing and amount of your payments as you pay your bills online. Save both time and postage costs! Bill Payer is **free** when you have Direct Deposit, otherwise there is a nominal monthly fee.

NetTeller, our **free** online banking service, allows you to make transfers, check your balances, print cleared share draft images, and more!

Access Your Accounts @ Shared Branching Locations!

Franklin Trust members can conduct business on their FTFCU accounts at over **6,000** credit union service centers across the USA! You can make deposits, withdraw cash, make loan payments – and more! To locate a service center near you or to where you are traveling, log on to our website (www.franklintrust.org) and click on the ATMS link on our homepage. Bring your driver's license and FTFCU member/account number with you when you visit a Shared Branch.

Over 30,000 surcharge-free ATMs!

More than 30,000 *surcharge-free* ATMs are available for Franklin Trust members all across the nation! To find those near you - or to where you are traveling - simply log on to our website (www.franklintrust.org) and click on the ATMS link on our homepage.





“Once a Member, Always a Member”

Always retain your membership in Franklin Trust, even if you move or change jobs! With our plethora of electronic conveniences, it’s easy to stay in touch with your accounts! By keeping your membership, you’ll be able to compare our products and services with others’ – and choose what’s best for you! “Once a Member, Always a Member” is a special benefit of your credit union membership!

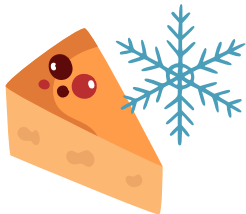


We’re Online & on Social Media!



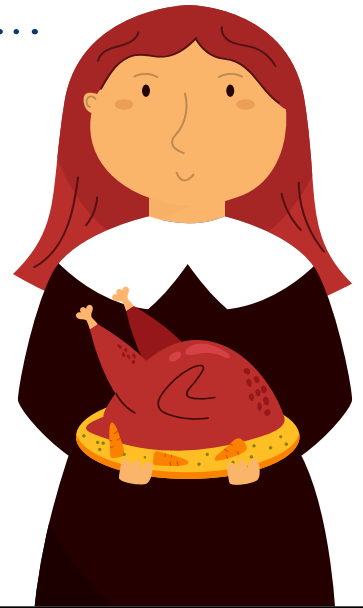
Check out our **website** (www.franklintrust.org) for rates, updates, informational links, to email us - and more! There’s a link to our

Facebook page on our homepage (please click it and “Like” us!). 03/17



The Benefits of “Preferred Checking”

NO monthly service charge! **NO** per-check charges! **NO** minimum balance requirement! **No cost** for online statements or online check images! **Unlimited** debit card use! We even pay for your check reorders! You get all this - and more – just by having Direct Deposit of your net check to Franklin Trust. Sign up today!



Auto Loans as low as

8.50% APR^{1,2}

SPECIAL REFINANCE OFFERS

Refinance loans from another financial institution with us and receive cash:

- **\$300 PAID ON A HOME EQUITY LOAN** (\$50,000 or more)
- **\$200 PAID ON AN AUTO LOAN** (\$20,000 or more)
- **\$100 PAID ON AN AUTO LOAN** (\$10,000 or more)

It pays to refinance with FTFCU!

HOME EQUITY LOANS as low as

6.25% APR^{1,2}

Home Equity LINES OF CREDIT

available, too!

Call for details!



VISA Card

Take your **Franklin Trust VISA debit/credit card** with you—wherever you go! **Before you travel**, let us know so that your card(s) won’t be **blocked**. Please call (860) 296-4379, option 5, and follow the simple instructions.

Don’t have a card? 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 for first 9 months!

VISA CREDIT CARD RATE

As Low As

9.9% APR¹

(Contact us for details!)

Qwik CASH Loan!

Save money versus others’ Pay Day Loans! Loans range from \$500 - \$2,000, with terms up to 12 months. For details, please call (860) 296-4379, option 3.

¹APR = Annual Percentage Rate.

²All rates are subject to change. Auto Loan & VISA rates are based on payments made through Payroll Deduction.

Please call our Loan Department at (860) 296-4379, ext. 1907, 1914 or 1918 for updates and information.



Franklin Remote Electronic Deposit

With **"FRED"**, you are able to access your FTFCU account via scanner from anywhere via the internet to deposit checks, submit a loan payment, and more!

With **"FRED on the Move"**, our mobile electronic deposit service, you can snap a photo of your check with your smartphone and deposit it directly to your FTFCU account!

Both services are **free** for qualified members! For details, please call us at (860) 296-4379, option 1.

LET'S CHAT via Our Texting Line

Contact us via text during our regular business hours at **(860) 726-8760**.



Please Share Your Ideas

If you have a suggestion that will enhance our credit union, please let us know. You may deposit your comments in our Suggestion Box or email them directly to our President, Debi Althen, at debi@franklintrust.org. Thank you!



Free Wi-Fi & E-Alerts

When visiting our Main Office, complimentary **Wi-Fi** is available. Please see a Member Relationship Rep during your visit.

To receive an update of any balance changes on your account via email or text message, sign up for **E-Alerts**. There's *no charge* for this service.

Traveling Out of Town or State with your VISA?

Before you travel, give our staff a heads up.

We will be happy to help make sure your card(s) won't be **BLOCKED** on your trip.

Please call (860) 296-4379, option 5, and follow the instructions.



Help Your Youngsters Save

Open a share/savings account for your children/grandchildren and teach them how to save! The \$10 one-time membership fee is waived for those aged 18 years old or under.

Phone System Options!

HERE IS A LITTLE HELP
WITH OUR PHONE SYSTEM...

Option 1.....	Member Services	Option 8.....	Address, Hours, Fax Number
Option 2.....	Spanish		and Routing number
Option 3.....	Loans	Option 9.....	Dial by name directory
Option 4.....	Audio Response	Texting phone number.....	860-726-8760
Option 5.....	Update cards for travel	After hours card support.....	800-547-3099
Option 6.....	Extra funds from loan or visa payment accounts		

Options 1 through 3 are not available when our office is closed.

THANK YOU, Member-Owners!

During this holiday season, we extend a special heartfelt "Thank You" to all our member-owners. We greatly appreciate having the opportunity to serve you.

Franklin Trust has been a stable, dependable and trustworthy financial institution since 1934. We will continue to work hard every day to maintain your faith in us. No matter where you are in your financial needs, we will be here for you and your family, to assist with all your financial needs.

Happy Holidays to all!



Some Nice Comments...

"The Franklin Trust Credit Union is the best Credit Union in CT! The employees are extremely helpful and supportive of their members."

I.L. - Member since 2019

Employee Spotlight

Christina Reyes



Cristina was born and raised in Hartford. She now resides in New Britain with her family.

Cristina joined Franklin Trust in October 2016. Cristina started as teller, moved to loan processor and now she works in the Member Solutions Department. Cristina is currently taking a class to become a financial counselor and adding to her credit union knowledge by gaining knowledge on compliance issues that pertain to credit unions.

Cristina loves spending time with her two sons and boyfriend. If she is not hanging and enjoying time with them, you can find her reading a great romance novel.

Cristina enjoys gardening and landscaping. She is proud to have her first garden this year.

What is your favorite part of working at Franklin Trust? "I am able to understand and assist members in financial hardships, while coming up with repayment options. All members are unique and should be helped in different ways. "One plan does not fit all"."

As her supervisory Maria states, "I have had the pleasure working directly with Cristina in the same department for 3 years. She is a hard worker and always does her best. She is a tremendous help to me and always eager to learn. I am grateful to have Cristina in my department as she is an asset to the credit union and very much appreciated."

Franklin Trust Federal Credit Union

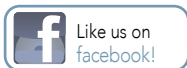
Main Office
632 Franklin Avenue
Hartford, CT 06114

Serving Our Member-Owners Since 1934



ALSO VISIT US AT...

www.franklintrust.org



WIN \$89! FIND YOUR BIRTHDATE
(Details inside!)



Upcoming Holiday Closings

VETERANS DAY HOLIDAY
Closed Friday, November 10
OPEN Saturday, November 11

THANKSGIVING HOLIDAY
Closed Thursday, Nov. 23 through Friday, Nov. 24
OPEN Saturday, November 25

CHRISTMAS HOLIDAY
Closed Saturday, December 23
Closed Monday, December 25

NEW YEAR'S HOLIDAY
Closed Saturday, December 30
Closed Monday, January 1

MARTIN LUTHER KING, JR. DAY
Closed Monday, January 15

PRESIDENTS' DAY
Closed Monday, February 19

GOOD FRIDAY
Closed Friday, March 29
OPEN Saturday, March 30



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
Lifestyle
Second Chance
Qwik Cash
Fast Money
Overdraft Protection
Relationship
Black Friday/Cyber Monday



ADDITIONAL SERVICES

Direct Deposit of Net Check
Payroll Deduction
NetTeller
Internet Banking
Mobile Banking
Shared Service Centers
"FRED" Franklin Remote Electronic Deposit
"FRED on the Move" Mobile Electronic Deposit
On-Line Bill Payer
VISA Classic, Gold & Platinum
VISA Debit Card
E-Statements
E-Alerts
Audio Response
Check Images Online
Drive-Up Window
Electronic Rates Board
Kiosk
Identity Theft Protection
Night Drop Box
Accident and Health Insurance
Life Insurance on Loans
Temporary Disability Insurance
Financial Counseling
Notary Service for Members
Wi-Fi

Contact Us

MAIN OFFICE
632 Franklin Avenue
Hartford, CT 06114

HOURS

Mon., Tues., Fri.: 7:30 a.m. - 4:30 p.m.
Wednesday: 10:00 a.m. - 1:00 p.m.
Thursday: 7:30 a.m. - 5:30 p.m.
Saturday: 9:00 a.m. - 12:00 p.m. (Call Center will not be available)
Sundays: Closed



General Information: (860) 296-4379

Member Services: Option 1

Spanish: Option 2

Loan Department: Option 3

Audio Response: Option 4

Toll-Free: (866) 835-8485

Fax: (860) 761-1980

Email: ffcu@franklintrust.org

Website: www.franklintrust.org

Facebook: Franklin Trust Federal Credit Union

Twitter: @Franklin_Trust

Shared Service Centers Locator:
www.co-opsharedbranch.org

Surcharge-Free ATM Locations:

- www.co-opatm.org
- www.sum-atm.com