

# DOLLARS & sense

FALL/WINTER 2020-21

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 - \$2,000 for 12 months!
- NO PAYMENTS until January 31, 2021!
- Applicant must have on-going Direct Deposit of net check!
- \$30 Application Fee!

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

Monday, November 2 - Friday, November 13th

AND Monday, November 30th - Tuesday, December 1st

**RESTRICTIONS MAY APPLY.** Loans will be processed online.

EMAIL [loanspecial@franklintrust.org](mailto:loanspecial@franklintrust.org) to express your interest.



## 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.

Return this completed form by **December 16, 2020.**

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

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

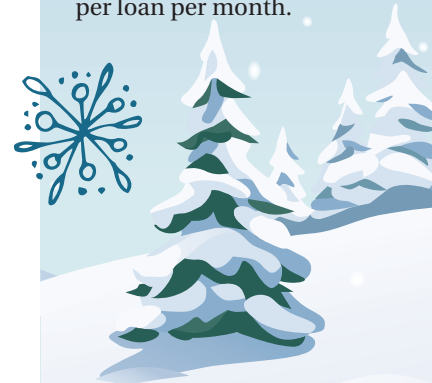
You can drop off the above form to our Main Office, fax to (860) 761-1980, mail it by December 16, 2020 to: Franklin Trust Federal Credit Union, 632 Franklin Avenue, Hartford, CT 06114 or email [loanspecial@franklintrust.org](mailto:loanspecial@franklintrust.org) to express your interest in a skip a pay.

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

**Personal or Auto Loan**

December 2020

\*Processing fee is \$45.00 per loan per month.





## Show Your Kids the Value of Saving

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



## NEW! 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.

## We're Online & on Social Media!

Check out our **website** ([www.franklintrust.org](http://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!). Be sure to follow us on **Twitter** (@Franklin\_Trust), too!

## Over 35,000 *surcharge-free* ATMs!

More than 35,000 *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](http://www.franklintrust.org)) and click on the CO-OP and SUM links near the top of our homepage.

## 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](http://www.franklintrust.org)) and click on the "Shared Service Centers" link at the top of our homepage. Bring your driver's license and FTFCU member/account number with you when you visit a Shared Branch.

## NEW! "LIKE" FRANKLIN TRUST ON FACEBOOK!

ENTER to win \$50! It's simple... just "**Like**" us on Facebook! One member will be chosen at random on February 1, 2021 from all eligible "**Likes**". The winner will be notified and his/her name will be posted on our Facebook Page!

Simply enter "Franklin Trust Federal Credit Union" on your Facebook page. "**Like**" us today!

Only Franklin Trust FCU members (excluding FTFCU employees) are eligible for the drawing. The prize will be deposited into the winner's FTFCU share account.



# Win \$50!

Find the birth date hidden in this newsletter. If it's yours and you're the first one to contact us, we'll deposit **\$50** into your Franklin Trust share account!





## NEW! Relationship Loan

- Relationship loan now available all year
  - No Credit Check
  - Must have net check
- Call (860) 296-4379 to express an interest



## The Benefits of "Preferred Checking"

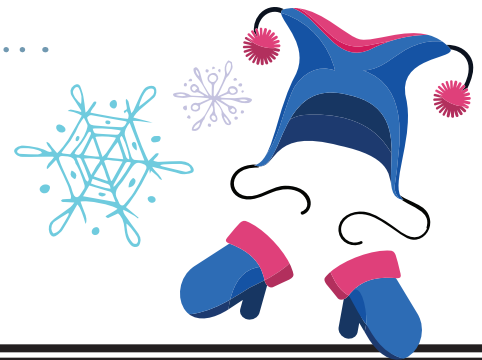
**NO** monthly service charge! **NO** per-check charges! **NO** minimum balance requirement! **No cost** for online statements or online check images! **Unlimited** debit card use! We even pay for your check reorders! You get all this - and more – just by having Direct Deposit of your net check to Franklin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

## Relationship VISA Credit Card

Order your FTFCU Relationship VISA Credit Card today! **No credit check!** Up to \$1,000 limit! Must have direct deposit of net check with Franklin Trust on-going. For more information, please call us at (860) 296-4379, option 3.

## VISA Gift Cards

VISA Gift Cards make holiday gift-giving simple! They can be used wherever VISA is accepted. Depending on your Club 75 level, cards cost as low as \$3.50.



## Auto Loans as low as

# 2.49%<sup>APR<sup>1,2</sup></sup>

## 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

# 2.99%<sup>APR<sup>1,2</sup></sup>

## Home Equity LINES OF CREDIT

available, too!

Call for details!

## Heating Helper Loans

as low as

# 8.99%<sup>APR<sup>1,2</sup></sup>

## 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%<sup>APR<sup>1</sup></sup>

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

## VISA CREDIT CARD RATE

As Low As 

# 9.9%<sup>APR<sup>1</sup></sup>

(Contact us for details!)

## Qwik Cash Loan!

**Save money versus others' Pay Day Loans!** Loans range from \$200 - \$2,000, with terms up to 12 months. For details, please call (860) 296-4379, option 3.

<sup>1</sup>APR = Annual Percentage Rate.

<sup>2</sup>Rate 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 Department at (860) 296-4379, ext. 1907, 1914 or 1918 for updates and information.

## Beware of Scam Alert

If someone is asking for access to your account information and you do not personally know them, please do not share any of your confidential information. Contact us if you have any further questions. Your safety is important to us.



## 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.

## LET'S CHAT via Our **NEW** Texting Line

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



## 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.

## "Club 75"

**Club 75** points are automatically awarded in accordance with the Franklin Trust products and services you use. The more products and services used, *the more you save!* Maximum benefits are achieved when you reach **75** points, our Platinum level.

With **Club 75**, you can receive free or discounted costs on numerous items, such as money orders, VISA Gift Cards, GAP Insurance, and more!

**Club 75** started in 2009, in conjunction with our **75<sup>th</sup>** Anniversary.

## 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](mailto:debi@franklintrust.org). Thank you!

## 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.





## “Once a Member, Always a Member”

Always retain your membership in Franklin Trust, even if you move or change jobs! With many 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!



## THANK YOU, Member-Owners!

As we reflect on the past 6 months, it is hard to imagine how quickly life changes. The one thing that resonates with us is how patient you, our member-owners, have been.

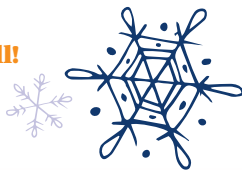
What patience looks like to us:

- You waited in long drive-thru lines as we closed our lobby.
- You utilized our 24-7 options more frequently.
- You learned where our night drop is located.
- You applied for loans through electronic means.
- You made appointments or waited outside (socially distant), as we slowly opened our lobby.

For all these acts of patience, we cannot thank you enough for choosing us as your financial institution of choice.

As we continue to move forward to creating a new normal, please be assured that we are keeping **you**, our member-owners, in mind. 10/26

Happy Holidays to all!



## After-Hours Card Support

If you are experiencing credit/debit card problems after our business hours, please call 888-526-0404 for assistance.



## Some Nice Comments...

*The staff is incredible; they will work with you to find a financial solution that fits your income and lifestyle.*

*T.W. – East Windsor, CT;  
Member since 2001*



## Employee Spotlight

**Deborah (Debi) Althen,  
NEW President & CEO**

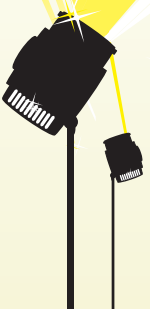


I started my CU career at Franklin Trust FCU in 1984 as a teller. Over the years, I have held many positions, with a primary concentration in the accounting area. I did take a number of years away from the CU environment. During this time, I had the extraordinary opportunity to be with my children while pursuing another passion of mine as a special education teacher.

I hold a Bachelor's degree in Accounting from CCSU and a Masters in Special Education from CREC. I have attended many CU trainings – Financial Accounting, Compliance and ALM to name a few. Staying on top of industry trends and never stop learning is a strong belief of mine.

My amazing husband, Dave and I have been married for 26 years and have two children, Autumn (21) and Adam (18) and our dog Cooper. Our family looks forward to our annual vacations. Not only is it incredible family time but we can also explore different areas of the U.S.

Returning to the CU industry is exciting for me. As CEO, I look forward to continuing the Franklin Trust's mission – “to improve our member-owners' lives by providing quality service with their trust and security in mind”.



# Franklin Trust Federal Credit Union

Main Office  
632 Franklin Avenue  
Hartford, CT 06114

*Serving Our Member-Owners Since 1934*

Everyone who  
lives, works, worships,  
or attends school  
in HARTFORD COUNTY is now  
eligible for membership!

*Spread the news! Tell all your  
friends & family!*

## ALSO VISIT US AT...

[www.franklintrust.org](http://www.franklintrust.org)



**WIN \$50! FIND YOUR BIRTHDATE**  
(Details inside!)



## Upcoming Holiday Closings

VETERANS DAY HOLIDAY  
Closed Monday, November 11

THANKSGIVING HOLIDAY  
Open until 4:30pm on Wednesday, Nov. 25;  
Closed Thursday, Nov. 26 through Sunday, Nov. 29

CHRISTMAS HOLIDAY  
Open until 4:30pm on Wednesday, Dec. 23;  
Closed Thursday, Dec. 24 through Sunday, Dec. 27

NEW YEAR'S HOLIDAY  
Closed Friday, January 1 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  
March Club  
Summer FUNd Club  
VISA Club Accounts

### LOANS

Home Equity  
Home Equity  
Line of Credit  
Mortgages  
Automobile  
Personal  
Lifestyle  
Heating Helper  
Second Chance  
Qwik Cash  
Fast Money  
Overdraft Protection  
Quinceanera  
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  
Relationship VISA  
Credit Card  
VISA Classic, Gold &  
Platinum  
VISA Debit Card  
VISA Gift Card

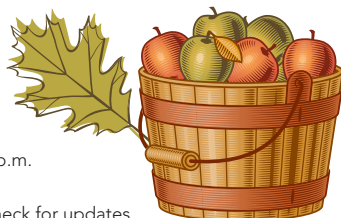
E-Statements  
E-Alerts  
Audio Response  
Check Images Online  
Drive-Up Window  
Electronic Rates Board  
Kiosk  
Identity Theft Protection  
Night Drop Box  
Accident and Health  
Insurance  
Life Insurance on Loans  
Temporary Disability  
Insurance  
Financial Counseling  
Notary Service  
for Members  
Wi-Fi

# Contact Us

**MAIN OFFICE**  
632 Franklin Avenue  
Hartford, CT 06114

## HOURS

Mon., Tues., Thurs., Fri.: 7:30 a.m. - 4:30 p.m.  
Wednesday: 10:00 a.m. - 1:00 p.m.  
Saturday: Temporarily closed – please check for updates



General Information: (860) 296-4379

Loan Dept. Extensions:  
1907, 1914 & 1918

Audio Response Extension: 1

Toll-Free: (866) 835-8485

Fax: (860) 761-1980

Email: [ftfcu@franklintrust.org](mailto:ftfcu@franklintrust.org)

Website: [www.franklintrust.org](http://www.franklintrust.org)

Facebook: Franklin Trust  
Federal Credit Union

Twitter: @Franklin\_Trust

Shared Service Centers Locator:  
[www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)

Surcharge-Free ATM Locations:  
• [www.co-opatm.org](http://www.co-opatm.org)  
• [www.sum-atm.com](http://www.sum-atm.com)