

# DOLLARS & sense

FALL/WINTER 2016-17

Serving Our Member-Owners Since 1934

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

## Black Friday/Cyber Monday Loan



- This loan is for \$1,000 for 12 months!
- NO PAYMENTS until January 31, 2017!
- Applicant must have on-going Direct Deposit of net check!
- \$25 Application Fee!

### Only Available at the Main Office

OFFER GOOD ON THESE DATES ONLY & ONLY FOR THOSE WHO QUALIFY:

Sun., Nov. 20 • 10-3pm; Mon., Nov. 21 • 7-4:30pm; Tues., Nov. 22 • 7-4:30pm;  
Wed., Nov. 23 • 10-4:30pm; Mon., Nov. 28 • 7-4:30pm

RESTRICTIONS MAY APPLY. For more information, please call our Loan Department at (860) 296-4379, ext. 1907 or 1914.



## SKIP-A-PAYMENT!

### 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 or HELOC 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.



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

#### Personal or Auto Loan

December 2016

#### Home Equity or HELOC

December 2016

January 2017

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

Return this completed form by **December 15, 2016**. If you're approved, we'll send you a Skip-a-Payment form to sign.

Name \_\_\_\_\_

Street \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone (Daytime) \_\_\_\_\_ (Evening) \_\_\_\_\_

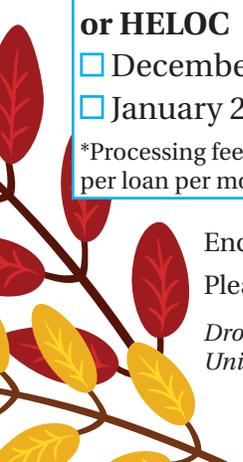
FTFCU Acct. No. \_\_\_\_\_ Suffix(es) \_\_\_\_\_

### 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, 2016 to: Franklin Trust Federal Credit Union, 632 Franklin Avenue, Hartford, CT 06114. Questions? Please call our Loan Dept. at (860) 296-4379, ext. 1907 or 1914.





## Come Grow With Us!

Construction is moving forward on an additional office building across the street from our Main Office on Franklin Avenue in Hartford. With the added space, we will have room for more employees at our Main Office, so that we may provide more efficient service to you. Additional parking spaces will be available, as well.

Thank you to all of our member-owners! You help us grow, which enables us to serve you even better!

### Win \$50!

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

## Over 5,500 Shared Branching locations!

Franklin Trust members can visit over **5,500** credit union service centers all across the country to make deposits, withdraw cash, make loan payments – and more! To find a service center near you or to where you will be traveling, simply 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. Remember to always bring your photo ID and FTFCU member/account number with you when you visit a service center.



## NetTeller & Bill Payer = On-Line Convenience

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

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

## Surcharge-Free ATMs: +35,000

More than **35,000 surcharge-free** ATMs are available for Franklin Trust members nationwide! To locate those near you, just log on to our website ([www.franklintrust.org](http://www.franklintrust.org)) and click on the CO-OP and SUM links near the base of our homepage.



# New & Later Holiday Loan

Celebrate now and pay back next year!

Plus...**NO PAYMENTS TILL SPRING!**<sup>1</sup>

Open a Holiday Club with Payroll Deduction or Direct Deposit and Take 1/2 Percent OFF Your Rate!

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** for those who qualify.

Term	With Holiday Club	Without Holiday Club
12 Months	8.49% APR <sup>2</sup>	8.99% APR <sup>2</sup>
24 Months	9.49% APR <sup>2</sup>	9.99% APR <sup>2</sup>

AVAILABLE THROUGH DECEMBER 31, 2016

Contact us online at [www.franklintrust.org](http://www.franklintrust.org). Or apply with our 24-hour Loan Line at (860) 296-4379. Or visit either of our offices.

<sup>1</sup>First payment due March 31, 2017. <sup>2</sup>APR = 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 9.49% APR for 12 months, the monthly payment would be approximately \$87.92. Equal Opportunity Lender.



## Auto Loans

as low as

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

### Home Equity LINES OF CREDIT

available, too!

Call for details!

### Heating Helper Loans

as low as

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

## VISA Card

Take your **Franklin Trust VISA debit/credit card** with you—wherever you go! If you'll be traveling, let us know so your card won't be **blocked**.

*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%**

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

### VISA CREDIT CARD RATE

As Low As **9.9%**

(Contact us for details!)

## Qwik CASH Loan!

**Save money versus others' Pay Day Loans!** Loans range from

\$200-\$1,000, with terms up to six months. For details, please call (860) 296-4379 ext. 1907 or 1914.

<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 or 1914 for updates and information.



## Relationship VISA Credit Card

Open an FTFCU Relationship VISA Credit Card today! No credit check! Up to a \$1,000 limit! Must have direct deposit of net check with Franklin Trust on-going. For details, please call (860) 296-4379 x 1907 or 1914.

## 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 checks and check reorders!* You get all this – and more – just by having Direct Deposit of your net check to Franklin Trust. **Sign up today!**



Visit FTFCU Online — [www.franklintrust.org](http://www.franklintrust.org)

For more information about our products and services, check out our recently enhanced website! You'll find our rates, updates, testimonials, games — and much more!

Visit us on **Facebook** and follow us on **Twitter** via the links on our homepage, too!



### SOME NICE COMMENTS...

*I've been a member of Franklin Trust for over ten years. All of the staff at both branches, from the President to the tellers, including Carlos (security officer), are great at what they do. They are always there when I need them. I wouldn't change Credit Unions for anything in the world. Thank you for always being there when I need them the most.*

E.R. – Enfield, CT; Member since 2004



## Franklin Remote Electronic Deposit

## "Club 75"

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

With **Club 75**, you can earn up to .75% deducted from your new loan rate (VISA, Qwik Cash, Home Equity, HELOC & Overdraft Protection

excluded) and/or up to .75% added to your new certificate rate. You can also enjoy free or discounted costs on money orders, VISA gift cards, traveler's checks, GAP Insurance, and more!

**Club 75** started in 2009, in conjunction with our 75th Anniversary. For more information or to check your **Club 75** level, stop by either of our offices or call us at (860) 296-4379, ext. 1910.

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

**"FRED on the Move"**, our mobile electronic deposit service, lets you take a picture of your check with your smartphone and deposit it directly to your Franklin Trust account!

Both services are *free* for qualified members! For details, please call us at (860) 296-4379 x 1910.

## Help Your Children Save for the Future!

Introduce your children/grandchildren to the benefits of saving by opening a share/savings account for them! The standard \$10 one-time membership fee is waived for those aged 18 years or under. Help them save for that special treat – or for the future!



## VISA Gift Cards

Holiday gift-buying is easy when you give VISA Gift Cards! They can be used wherever VISA is accepted. Cards cost as low as \$3.50, depending on your Club 75 level.



# Franklin Trust FCU Members Save Big with the Sprint Credit Union Member Discount



Tired of paying too much for your wireless bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a Franklin Trust member, you can save each month on your wireless data – plus have your activation and upgrade fees waived.

## OUR MEMBERS CAN GET:

- **10% discount** on select regularly priced Sprint monthly data service
- **Activation fee on new lines waived** (\$36 savings)
- **Upgrade fee waived** (\$36 savings)

## WAYS TO GET YOUR DISCOUNT:

- **Call 877.SAVE.4CU** (877.728.3428) or
- Visit your nearest Sprint store

Let them know you're a credit union member and mention Corporate ID: **NACUC\_ZZM**.



Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Download the Love My Credit Union Rewards app in the Apple App Store or Google Play or [www.Sprint.com/verify](http://www.Sprint.com/verify) to verify your membership.

**Stop paying too much for your wireless data service. Start saving with the Sprint Credit Union Member Discount today.**

## Let Us Know Your Ideas!

We are always open to ideas that will improve our credit union. If you have one, please let us know. You can deposit your thoughts in the Suggestion Boxes in either of our offices, or email them directly to our President, Kiernan J. Dubay, at [kiernandubay@franklintrust.org](mailto:kiernandubay@franklintrust.org). Thank you!



## "Once a Member, Always a Member"

Keep your membership in Franklin Trust, even if you change jobs or move away! It's easy to stay in touch with your accounts remotely via our many electronic conveniences! Plus, by retaining your membership, you'll be able to compare our products and services against others' – and select what is best for you! "Once a Member, Always a Member" is a wonderful benefit of your credit union membership!

## THANK YOU, FTFCU Member-Owners!

Connecticut's *oldest* federal credit union (and the *fourth-oldest in the nation!*), Franklin Trust has been a stable, dependable and trustworthy financial institution since 1934! We have been here for you and your family through the good times and not-so-good times. We exist to serve our member-owners and deeply appreciate being your financial institution of choice.

As we experience the wonders of this holiday season, we extend a warm, heart-felt "Thank You" to all of our member-owners. 12/25

## Employee Spotlight

*Merlina Shkreka*



A native of Albania, **Merlina Shkreka** emigrated with her family to the United States in 1998, settling in Hartford. While growing up in the area, she graduated from Bulkeley High School.

A self-described homebody, Merlina spends much of her time – and gets most of her enjoyment — with her 3-year old son, Amar. Trips to the park are especially fun for the twosome. Since 2012, Wethersfield is "home", where they live with Sanel, her significant other.

The year 2012 also marked when Merlina first began working at Franklin Trust. A very capable employee, she can handle a multitude of assignments, including executive assistant, the front desk, helping in the teller line, data processing, and lending. Merlina especially enjoys her co-workers. "They're the best," she says.

Many members will echo those same sentiments about Merlina and the Franklin Trust staff.



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

## ALSO VISIT US AT...

### Downtown Hartford Office

277 Asylum Street (at High School, Inc.)

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



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



## Upcoming Holiday Closings

### THANKSGIVING HOLIDAY

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

### CHRISTMAS HOLIDAY

Closed Friday, Dec. 23 through Monday, Dec. 26

### NEW YEAR'S HOLIDAY

Closed Saturday, Dec. 31 through Monday, Jan. 2

### THREE KINGS DAY

Closed Friday, Jan. 6

### MARTIN LUTHER KING, JR. DAY

Closed Monday, Jan. 16

### PRESIDENTS' DAY

Closed Monday, Feb. 20

### GOOD FRIDAY & EASTER HOLIDAY

Closed Friday, April 14 through  
Sunday, April 16



## 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  
Overdraft Protection  
Quinceanera



### 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 Boards  
Kiosks  
Identity Theft Protection  
Night Drop Box  
Accident and Health  
Insurance  
Life Insurance on Loans  
Temporary Disability  
Insurance  
Traveler's Checks  
Financial Counseling  
Notary Service  
for Members  
Wi-Fi

## 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. - 6:00 p.m.  
Saturday: 9:00 a.m. - 12:00 p.m.  
Sunday: 1:00 p.m. - 3:00 p.m.

### DOWNTOWN HARTFORD OFFICE

277 Asylum Street  
Hartford, CT 06103  
Mon., Tues., Thurs., Fri.: 8 a.m. - 5 p.m.  
Wed.: 10 a.m. - 1 p.m.  
Fax: (860) 541-0095

General Information: (860) 296-4379

Loan Dept. Extensions: 1907 & 1914

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

MySpace: [www.myspace.com/ftfcu](http://www.myspace.com/ftfcu)

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)