



DOLLARS & sense

FALL/WINTER 2018-19

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!**



- This loan is from \$500-\$2,000 for 12 months!
- NO PAYMENTS until January 31, 2019!
- Applicant must have on-going Direct Deposit of net check!
- \$30 Application Fee!

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

Sunday, November 4 • 10-3pm	Wednesday, November 7 • 10-1:00pm
Monday, November 5 • 7-4:30pm	Thursday, November 8 • 7-6:00pm
Tuesday, November 6 • 7-4:30pm	Friday, November 9 • 7-4:30pm

RESTRICTIONS MAY APPLY. For more information, please call our Loan Department (860) 296-4379, ext. 1907, 1914 or 1918.

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.

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

Personal or Auto Loan

December 2018

Home Equity or HELOC

December 2018

January 2019

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

Return this completed form by **December 15, 2018.**

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 our Main Office or fax it to (860) 761-1980 or mail it by December 15, 2018 to: Franklin Trust Federal Credit Union, 632 Franklin Avenue, Hartford, CT 06114. Questions? Please call our Loan Dept. at (860) 296-4379, ext. 1907, 1914 or 1918.



Win \$50!

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

+ 35,000 *surcharge-free* ATMs

Over 35,000 surcharge-free ATMs are available for Franklin Trust members all across the USA! To locate those near you – or to where you are traveling – log on to our website (www.franklintrust.org) and click on the CO-OP and SUM links near the top of our homepage.



YOU CAN DO BUSINESS @ SHARED BRANCHING LOCATIONS

Franklin Trust members can do business on their FTFCU accounts at over **5,600** credit union service centers nationwide! You can make deposits, withdraw cash, make loan payments – and more! To find a service center near you or to where you are traveling, log on to our website (www.franklintrust.org) and click on the Shared Service Centers link at the top of our homepage. You'll need your driver's license and FTFCU member/account number with you when you visit a service center.

FREE On-Line Services

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

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



Free E-Alerts & Wi-Fi

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

Complimentary **Wi-Fi** is available at our Main Office. Please see a Member Relationship Rep during your visit.

It's Our 85th Anniversary in 2019!

Founded in 1934, we'll be celebrating our 85th Anniversary with a **Grand Gala in June, 2019**. Please stay tuned for details!



Now & Later Holiday Loan

Celebrate now and pay back next year!

Plus... **NO PAYMENTS TILL SPRING!**¹

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 ²	8.99% APR ²
24 Months	9.49% APR ²	9.99% APR ²

AVAILABLE THROUGH DECEMBER 31, 2018

Contact us online at www.franklintrust.org. Or apply with our 24-hour Loan Line at (860) 296-4379. Or visit our Main Office.

¹First payment due March 31, 2019. ²APR = 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
3.24% 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
3.49% APR^{1,2}

Home Equity LINES OF CREDIT
available, too!
Call for details!

Heating Helper Loans
as low as
8.99% APR^{1,2}

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, 1914 or 1918.

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



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!



Relationship VISA Credit Card

Order your Franklin Trust 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, 1914 or 1918.



Franklin Remote Electronic Deposit

You can access your FTFCU account via scanner from anywhere via the internet to deposit checks, submit a loan payment – and more - with “**FRED**”!

“**FRED on the Move**”, our mobile electronic deposit service, lets you take 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 x 1910.

Visit Us Online

For rates, updates, informational links, to email us, and more, check out our website (www.franklintrust.org)! There’s a link to our Facebook page on our homepage (please click it and “Like” us!). Plus, follow us on Twitter (@Franklin_Trust) & MySpace (myspace.com/ftfcu), too! ^{1/30}

“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 **75** points, the Platinum level.

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



or discounted costs on money orders, VISA Gift Cards, GAP Insurance, and more!

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

VISA Gift Cards

VISA Gift Cards simplify holiday gift-giving! They can be used wherever VISA is accepted.

Depending on your **Club 75** level, cards cost as low as **\$3.50**.

Teach Your Youngsters How To Save

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

Some Nice Comments...

I have been a member of Franklin Trust Federal Credit Union for almost 25 years. I enjoy the staff there. You get really great service. The Loan Department is very helpful, too. I’ve recommended Franklin Trust to many of my friends.

T.J. - East Hartford, CT;
Member since 1993





“Once a Member, Always a Member”

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

LET US KNOW YOUR IDEAS

If you have an idea that will better our credit union, please share it with us. You can deposit your comments in our Suggestion Box or email them directly to our President, Kiernan J. Dubay, at kiernandubay@franklintrust.org. Thank you!

THANK YOU, Member-Owners!

As we experience all the wonders of this enchanting holiday season, we wish to say “Thank You” to all of our member-owners for being a part of our credit union. We deeply appreciate being your financial institution of choice.

As Connecticut’s first federal credit union - and the fourth-oldest in the nation - Franklin Trust has been a stable, dependable and trustworthy financial institution since 1934. We feel privileged to be a part of our member-owners’ lives.

Happy holidays to all!



Get a \$100 Cash Reward for Every New Line



This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

HERE’S HOW IT WORKS:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**

HERE’S HOW TO SIGN UP FOR SPRINT CASH REWARDS:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

Employee Spotlight

Candace Moore



One of the longest tenured employees at Franklin Trust, **Candace Moore** has worked at our credit union since June, 2000. Skilled in many areas, she has experience as a teller, loan processor, member services rep, and IRA specialist, among other duties. She was employed at a local bank when a friend who was working at Franklin Trust suggested she join us.

Born in Guyana, Candace emigrated with her family to the United States in 1995, settling in Hartford. Away from the office, she enjoys reading and traveling. Some of her favorite destinations have included Hawaii, France, Italy, Spain, and the Czech Republic. She also has a penchant for the latest in electronic devices.

Very popular with both employees and members alike, Candace says “helping people with their financial problems” is what she most enjoys doing at Franklin Trust. Thousands of appreciative members have benefitted from her personable expertise during the past eighteen years.



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



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



Upcoming Holiday Closings

VETERANS DAY HOLIDAY
Monday, November 12

THANKSGIVING HOLIDAY
Open until 4:30pm on Wednesday, Nov. 21;
Closed Thursday, Nov. 22 through Sunday, Nov. 25

CHRISTMAS HOLIDAY
Closed Saturday, Dec. 22 through Tuesday, Dec. 25

NEW YEAR'S HOLIDAY
Closed Saturday, Dec. 29 & Sunday, Dec. 30;
Open Monday Dec. 31; Closed Tuesday, Jan. 1

THREE KINGS DAY
Closed Sunday, Jan. 6

MARTIN LUTHER KING, JR. DAY
Closed Monday, Jan. 21

PRESIDENTS' DAY
Closed Monday, Feb. 18

GOOD FRIDAY & EASTER HOLIDAY
Closed Friday, April 19 through Sunday, April 21

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

Monday, Tuesday, Friday:
7:00 a.m. - 4:30 p.m.

Wednesday: 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.

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

Website: www.franklintrust.org

Facebook: Franklin Trust
Federal Credit Union

Twitter: @Franklin_Trust

MySpace: www.myspace.com/ftfcu

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

Surcharge-Free ATM Locations:

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

