

DOLLARS & sense

FALL/WINTER 2017-18

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

- This loan is for \$1,000 for 12 months!
- NO PAYMENTS until January 31, 2018!
- Applicant must have on-going Direct Deposit of net check!
- \$25 Application Fee!

**NO
Credit
Check!**



★ Only Available at the Main Office

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

Sun., Nov. 5 • 10-3pm; Mon., Nov. 6 • 7-4:30pm; Tues., Nov. 7 • 7-4:30pm;
Wed., Nov. 8 • 10-1:00pm; Thurs., Nov. 9 • 7-6:00pm

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.

Return this completed form by **December 15, 2017**. 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

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

Personal or Auto Loan

December 2017

Home Equity or HELOC

December 2017

January 2018

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



Drop off form at any FTFCU office or fax it to (860) 761-1980 or mail it by December 15, 2017 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.



New Franklin Trust FCU Office!

The opening of an additional office building across the street from our Main Office (632 Franklin Avenue, Hartford) enables us to provide more efficient service to you. With our administrative offices being relocated to the new building, there is more room at our Main Office for more employees. There's an increase in the number of parking spaces, too!

We thank all of our member-owners for enabling us to grow, which allows us to provide even better service!

Free On-Line Conveniences

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

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

+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, log on to our website (www.franklintrust.org) and click on the CO-OP and SUM links near the bottom of our homepage.

More Shared Branching Locations!

Franklin Trust members can now visit nearly **5,700** credit union service centers nationwide to 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 Shared Service Centers link at the top of our homepage. Remember to bring your photo ID and FTFCU member/account number with you when you visit a service center.



Win \$50!

Uncover 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!

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!**



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, 2017

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

¹First payment due March 31, 2018. 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

2.49% 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

2.39% 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 or 1914.

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 or 1914 for updates and information.



THANK YOU, Member-Owners!

As we enjoy this wonderful holiday season, we send a sincere "Thank You" to all of our member-owners for being a part of our credit union. We are here to serve you, and deeply appreciate being your financial institution of choice.

As 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 privileged to be a part of our member-owners' lives.

Happy holidays to all!



Help Your Youngsters Save

Open a share/savings account for your children/grandchildren to teach them how to save! The \$10 one-time membership fee is waived for those aged 18 years or under. 2/21

Check Us Out Online!

For rates, updates, informational links, to email us, and more, visit our **website** (www.franklintrust.org)! There's a link to our **Facebook** page on our homepage - be sure click it and "Like" us, too! Also, you can follow us on **Twitter** (@Franklin_Trust) & **MySpace** (myspace.com/ftfcu)!



Franklin Remote Electronic Deposit

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

Our mobile electronic deposit service, "**FRED on the Move**", allows you to take a picture 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.



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 more information, please call (860) 296-4379 x 1907 or 1914.



VISA Gift Cards

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



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

SOME NICE COMMENTS...

The staff at Franklin Trust is wonderful and kind! Everyone is so pleasant and nice! They run a smooth operation. I've never had a bad experience there. I'd recommend Franklin Trust to anyone!

D.O. – East Hartford, CT;
Member since 2003





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!



SHARE YOUR IDEAS

If you have an idea that will improve our credit union, 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. Dubai, at kiernandubay@franklintrust.org. Thank you!



“ONCE A MEMBER, ALWAYS A MEMBER”

Always retain your membership in Franklin Trust, even if you change jobs or move! With our many electronic conveniences, it is easy to stay in touch with your accounts! By keeping your membership, you'll be able to compare our products and services against others' – and choose what's best for you!

“Once a Member, Always a Member” is a terrific benefit of your credit union membership!

Employee Spotlight

Nandi Wilson



In 2013, **Deenanandanie “Nandi” Wilson** moved to America from Georgetown, Guyana, settling with her parents in Hartford. Having a background in the banking industry, Nandi applied for a job at Franklin Trust, and started working at our credit union in August that year as a Member Relationship Representative. She has since added Loan Processor to her skill set, among other duties.

Away from the office, Nandi earned an Associate’s Degree in Science from Capital Community College, and is currently working towards a Bachelor’s Degree in Finance at Central Connecticut State University. She enjoys traveling to different places, as well as visiting art museums, including The Wadsworth Atheneum. Married in 2014, she resides in Hartford with her husband, Seth.

Nandi says that she likes working at FTFCU because “it’s close to home” and its size “allows you to interact with everyone, both employees and members.” “Plus,” she adds with a smile, “You are treated like family here.”

Members and staff alike agree that it’s a pleasure having Nandi a part of the Franklin Trust family.



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...

Downtown Hartford Office

277 Asylum Street (at High School, Inc.)

www.franklintrust.org



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



Upcoming Holiday Closings

VETERANS DAY

Closed Friday, Nov. 10

THANKSGIVING HOLIDAY

Open until 4:30pm on Wednesday, Nov. 22;
Closed Thursday, Nov. 23 through Sunday, Nov. 26

CHRISTMAS HOLIDAY

Closed Monday, Dec. 25 & Tuesday, Dec. 26

NEW YEAR'S HOLIDAY

Closed Saturday, Dec. 30 through Monday, Jan. 1

THREE KINGS DAY

Closed Saturday, Jan. 6

MARTIN LUTHER KING, JR. DAY

Closed Monday, Jan. 15

PRESIDENTS' DAY

Closed Monday, Feb. 19

GOOD FRIDAY & EASTER HOLIDAY

Closed Friday, March 30 through Sunday, April 1

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 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

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