



SPRING/SUMMER 2017

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

Franklin Trust FCU Annual Meeting

Tuesday, June 20, 2017 at 7:30 p.m. at FTFCU Main Office: 632 Franklin Avenue, Hartford, CT

ELECTIONS AND NOMINATIONS

Elections will be held at the Annual Meeting for the Board of Directors and reports will be presented on the status and progress of your Credit Union. Nominations for the Board of Directors can be made by resume or petition.

Nominations by resume must be submitted to the Nominating Committee for their review and filing with the Board Secretary by March 23, 2017. Nominations by petition must be signed by at least 73 FTFCU members and must be accompanied by a resume from the nominee(s), along with a signed certificate from the nominee(s) stating agreement and willingness to serve if elected. Nominations by petition must be

filed with the Board Secretary by May 11, 2017. The Secretary will post the names of all nominees in a conspicuous place in the Credit Union by May 17, 2017.

All elections of Board members will be determined by plurality vote and will be by ballot, except where there is only one nominee for the position. No nominations can be accepted from the floor unless sufficient nominations have not been made by the Nominating Committee or by petition to provide for each position to be filled.

Come join in the fun and participate in the affairs of your member-owned and member-directed Credit Union!

**MUSIC! REFRESHMENTS!
DOOR PRIZES!**

See information about our Board nominees inside...



**+5,500
Shared Branching
locations!**

FTFCU members can make deposits, withdraw cash, make a loan payment – and more – at over **5,500** credit union service centers nationwide! 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 right corner of our homepage. Bring your photo ID and FTFCU member/account number with you when you visit.



**+35,000
Surcharge-Free
ATMs**

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



Convenient NetTeller & Bill Payer

NetTeller, our **free** online banking service, lets you check your balances, do transfers, print cleared share draft images, apply for a loan – and more!

Bill Payer lets you pay your bills online! You have control of the timing and amount of your payments. Bill Payer is **free** when you have Direct Deposit, otherwise there is a small monthly service charge.

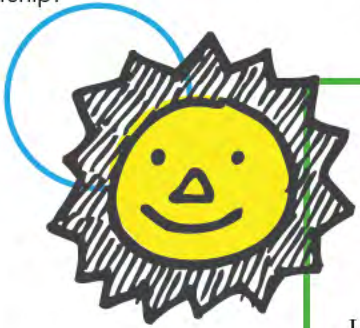
Visit Us Online!

Check out our **website** (www.franklintrust.org) for rates, updates, links, to email us – and more! Find our **Facebook** page via the link on our homepage – and be sure to “Like” us! Follow us on **Twitter** (@Franklin_Trust) & **MySpace** (myspace.com/ftfcu), too!



Always Retain Your FTFCU Membership

Moving or changing jobs? Be sure to keep your membership in Franklin Trust! You can access your accounts from anywhere via our many electronic conveniences. By staying a member, you’ll be able to compare our products and services with others’ – and select what is best for you! “Once a Member, Always a Member” is an important benefit of your credit union membership!



Convenient VISA® Gift Cards

Looking for a gift? Give a VISA Gift Card! It can be used wherever VISA is accepted. Cards cost as low as \$3.50, depending on your Club 75 level.



Win \$50!

Locate the birth date hidden in this newsletter. If it’s yours and you’re the first caller, we’ll deposit **\$50** into your Franklin Trust share account!

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)

HOME EQUITY LOANS

as low as

2.39%^{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! 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%^{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 \$200-\$1,000, with terms up to six months. For details, please call our Loan Department at (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 and VISA rates are based on payments made through Payroll Deduction. Please call our Loan Dept. at (860) 296-4379, ext. 1907 or 1914 for updates and information.

Our "Preferred Checking" Benefits

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 – when you have Direct Deposit of your net check to Franklin Trust. 6/6

Franklin
Remote
Electronic
Deposit = **FRED**



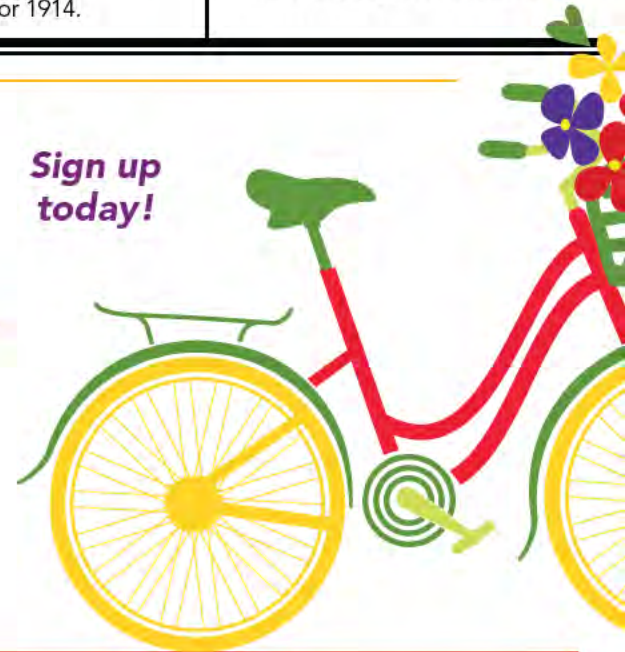
"**FRED on the Move**", our mobile electronic deposit service, lets you take a photo of your check with your smartphone and deposit it directly to your FTFCU account!

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

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



Sign up
today!



Relationship VISA Credit Card

Open a 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 or 1914.**



Here We Grow... Thanks to Our Member-Owners!

Work is progressing nicely on an additional office building opposite our Main Office on Franklin Avenue in Hartford. It will enable us to provide expanded and more efficient service to you, as with the added space, we will have room for more employees at our Main Office. More parking spaces will be available, too. You help us grow, which enables us to serve you even better!

"Thank You" to our Member-Owners!

Founded in October, 1934, Franklin Trust was Connecticut's first federal credit union and is now the fourth-oldest in the United States. We have been a stable, dependable and trustworthy financial institution for nearly 83 years.

We deeply appreciate all of our member-owners, and say "Thank You" for allowing us to serve you. We are honored to be your financial institution of choice, and will always be here for you in the years ahead.

Tell Us Your Ideas!

Please share with us any ideas on how we can improve our credit union.

You can put 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. Thank you!



Free WiFi & E-Alerts

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

Also, be sure to sign up for free **E-Alerts** to receive an update of any balance changes on your account via email or text message.



Introduce Your Children to Saving!

Teach your children or grandchildren about saving by opening a share/savings account for them! The standard \$10 one-time membership fee is waived for those aged 18 years or younger. Saving has life-long benefits!



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!

Board of Director Nominees

NOMINEE: **Peter R. Roach**

LENGTH OF MEMBERSHIP: **50 years**

What do you know about Franklin Trust Federal Credit Union?

I am very well-acquainted with Franklin Trust FCU, as I have been a very active member for 50 years. During my active membership, I have been very involved in every phase of the credit union movement. I have been part of the membership that has kept Franklin Trust growing in its membership, as well as its financial philosophy. For example, I have been part of the board that has seen Franklin Trust FCU grow from one branch to several branches. Also, I was involved in the changing of its name (Central CT Teachers FCU to Franklin Trust FCU).

Why do you want to serve on the FTFCU Board of Directors?

I am a strong supporter of the credit union movement and have been very active in the Hartford community through several active community organizations, including the Blue Hills Community, Artists Collective, Community Health Services, The Village, and John E. Rogers Association.

What qualifications and skills do you possess that could be beneficial should you be appointed?

I have served as Board Member before I was elected as Chairman of the Board. During this period of time, Franklin Trust FCU has grown and is recognized throughout the state and city as one of the leading Credit Unions. I have also attended national, regional and state credit union meetings and represented Franklin Trust FCU by serving on conference panels.



Some Nice Comments...

I've been a member for a number of years and the credit union's service & services are absolutely great! They have helped me in my time of need! Love Franklin Trust!

J.B. - Hartford, CT; Member since 2010

NOMINEE: **Sylvia Vargas**

LENGTH OF MEMBERSHIP: **44 years**

What do you know about Franklin Trust Federal Credit Union?

I am familiar with the origins of our credit union as member organization started by a small group of teachers at Hartford Public High School. Its mission to serve the under-served has been the connecting factor for nearly 83 years. As an active member of our credit union, I have participated in most of the changes that have occurred in the last 44 years, including changing its name from Central Connecticut Teachers Federal Credit Union to Franklin Trust Federal Credit Union, to better reflect our diverse membership.

Why do you want to serve on the FTFCU Board of Directors?

I believe in the credit union movement. I have a strong background as an activist in the credit union movement, labor movement, City of Hartford community and political service. I take great pride in the volunteer work that I do to help move our diverse communities forward.

What qualifications and skills do you possess that could be beneficial should you be appointed?

I have served as secretary, vice chair, and as chairperson of the Board of Directors of FTFCU at different times over the past 27 years. During this period, I have actively participated in all of our Board's planning and strategy sessions. I have also participated in numerous state, regional, and national credit union training conferences. Furthermore, I have studied numerous manuals, policy guides, and other related materials.



“Club 75”

Club 75 points are automatically awarded in accordance with the Franklin Trust products and services you use. The more you use, *the more you save!* Maximum benefits are reached when you total 75 points, our 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, replacement cards, GAP Insurance — and more!

Club 75 was initiated in 2009, when we celebrated our **75th** Anniversary. For more information or to check your **Club 75** level, visit either of our offices or call us at (860) 296-4379, ext. 1910.

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!
Come Join Us!

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

GOOD FRIDAY & EASTER HOLIDAY
Friday, April 14 through Sunday, April 17

MEMORIAL DAY
Monday, May 29

INDEPENDENCE DAY
Tuesday, July 4

LABOR DAY
Monday, September 4

COLUMBUS DAY
Monday, October 9

VETERANS DAY HOLIDAY
Friday, November 10

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
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.

NO SUNDAY HOURS
MEMORIAL DAY through
LABOR DAY

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