

Franklin Trust Federal Credit Union

632 Franklin Avenue
Hartford, CT 06114

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FRANKLIN TRUST FEDERAL CREDIT UNION

Holiday Closings

Monday, October 11, 2004
COLUMBUS DAY

Thursday, November 11, 2004
VETERANS DAY

Thursday, November 25,
Friday, November 26, &

Saturday, November 27, 2004
THANKSGIVING

Thursday, December 23, 2004
Closed at Noon

Friday, December 24 &
Saturday, December 25, 2004
CHRISTMAS

Thursday, December 30, 2004
Closed at Noon

Friday, December 31, 2004 &
Saturday, January 1, 2005
NEW YEAR'S EVE & DAY

Thursday, January 6, 2005
THREE KINGS DAY

Monday, January 17, 2005
MARTIN LUTHER KING, JR. DAY

Monday, February 21, 2005
PRESIDENTS' DAY

Friday, March 25, 2005 &
Saturday, March 26, 2005
GOOD FRIDAY & EASTER

Member Services

SAVINGS

Advantage Share
Draft Accounts
Christmas/Holiday
Club Accounts
Share Draft Accounts
Gold Star Accounts
Individual Retirement
Accounts (IRA)
Regular Share
Accounts
Summer FUNd Club
Term Share
Certificates
Vacation Club
Accounts
VISA Club Accounts
Youth Accounts

LOANS

Automobile
Guaranteed Student
Loans
Home Equity Line of
Credit
Home Improvement
Parent Loans for
Undergraduate
Students (PLUS)
Personal
Second Mortgages
Overdraft Protection
Loans
Vacation/Travel

ADDITIONAL SERVICES

Accident and Health
Insurance
ATM Cards
Direct Deposit
Drive-Up Window
Electronic Tax Filing
Financial Counseling
Free Notary Services
to Members
Life Insurance on
Loans
Long-Term Care
Insurance
On-line Bill Payer
Net Check
NetTeller Internet
Banking
Night Deposit Box
Payroll Deduction
Temporary Disability
Insurance
Traveler's Checks
VISA® Classic & Gold
VISA® Debit Card
Audio Response



Contact Us

MAIN OFFICE

621 Franklin Avenue
Hartford, CT 06114

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

Wednesday:
10:00 a.m. - 4:30 p.m.

Saturday (Main Office Only):
9:00 a.m. - 12:00 noon

General Information: (860) 296-4379
Loan Extensions: 103, 114, 203 & 204
Audio Response Extension: 1

WEST HARTFORD OFFICE

927 Farmington Avenue
West Hartford, CT 06107

Monday, Tuesday, Thursday & Friday:
9:00 a.m. - 4:30 p.m.

Wednesday:
10:00 a.m. - 4:30 p.m.





DOLLARS & sense

FALL 2004

Short on Cash for the Holidays?

A Holiday Loan from us will help!

If you're wondering how you're going to meet all those holiday expenses down the road, a Holiday Loan from Franklin Trust will help you celebrate and manage your expenses at the same time. Your family won't be disappointed, and you'll be happy with how smartly you worked everything out.

Benefits: Extra cash in your holiday pockets will allow you to wrap up your holiday shopping, entertain out-of-town guests and even cover your holiday travel. While you're at it, you can also consolidate balances from other loans or high-rate credit cards.

How You Save: Making just one easy low monthly payment will let you eliminate holiday expenses in a short time. And one other thing—you'll get a better rate with Direct Deposit or Payroll Deduction for convenient and automatic "forget-me-not" payments.

APPLY TODAY! Check with us right now for the best rates, then call or stop by the credit union to reserve your loan amount today!

Skip a Payment on Us!

Back by Popular Demand... Franklin Trust is pleased to offer qualified members a chance to skip a payment on your credit union installment loan to have extra cash this holiday season. It's our way of showing our appreciation of your loyalty and support throughout the year.

If you haven't been late in your payments in the last 12 months, you can skip your credit union loan payment in the month of December. Although interest will continue to accrue, you'll have some extra cash for something you really need around holiday time.

Complete this coupon and **return it to us by December 15, 2004.**

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

Skip-a-Payment Coupon Processing fee is \$35.00 per loan. Drop off coupon at either branch or fax it to (860) 761-1980 or mail it by December 15, 2004 to: Franklin Trust Federal Credit Union, 632 Franklin Avenue, Hartford, CT 06114.

Name _____

Address _____

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 Share Draft Account

'Check 21' Is Coming Soon

A new federal law (*Clearing for the 21st Century Act*), known as Check 21, is drawing near and will bring greater efficiency to the way checks are cleared.

Instead of processing paper checks, Check 21 will convert them to electronic checks and process them as electronic data. The law takes effect on October 28, 2004.

With Check 21, consumers will no longer be receiving cancelled checks. If they need to have a concrete check for any reason, they will be given a "substitute" check, a paper check printed from an electronic file, that will be every bit as legal as the original check.

In the long run, Check 21 will be advantageous to checking processing because it will lessen the processing time, reduce fraud, increase security and speed up the transfer of funds. We suggest you be prepared by having enough funds in your checking account to cover all checks you write when you write them.

BENEFITS

Faster clearing of checks.

Reduced fraud due to less human contact.

Increased security on checks.

Savings on processing costs.

CAUTIONS

Clearing time is cut short, resulting in raised risk of check "bouncing." (Be sure to have adequate funds in your account.)

Original checks are no longer available.

Some banks may charge a fee for a substitute check.

Check holding time, however, is NOT shortened (can't get your cash sooner).

A Little 'Mouse' Told Us that On-line Bill Pay Is Better

More and more consumers are signing up for on-line bill payment than ever before. That's because they see not only the convenience, but also the safety of this 21st century banking service. All you need is your computer, Internet connection, and a mouse.

Franklin Trust members are seeing the advantages, too. More of our members now pay their bills on-line with our service than ever before. *Why?* On-line bill paying saves time, effort and money. With each bill you pay on-line, you save writing a check, preparing an envelope and mailing. With on-line bill payment, you can also view payment reports, and choose to print or save them. Just think of the convenience of paying your bills right from the comfort of your PC on your schedule!

Most Important...

On-Line Bill Pay Is Safer Than Using Traditional Checks

- Identity thieves get much of their information from credit card statements, payment receipts, and bills carelessly discarded in the trash.
- Paying on-line can reduce your amount of paperwork.
- As an electronic transaction, it's also safe and protected.
- And it takes less time to pay bills than if you wrote checks and prepared envelopes for the same number of bills.

Ready to Sign Up?

Take the advice of that little mouse. Contact the credit union today to enjoy an easier, quicker and safer way to pay your bills!

TWO EASY WAYS to connect to your accounts during the busy holiday season!

1. **NetTeller Online Banking:**
www.franklintrust.org
2. **Audio Response: 860-296-4379**

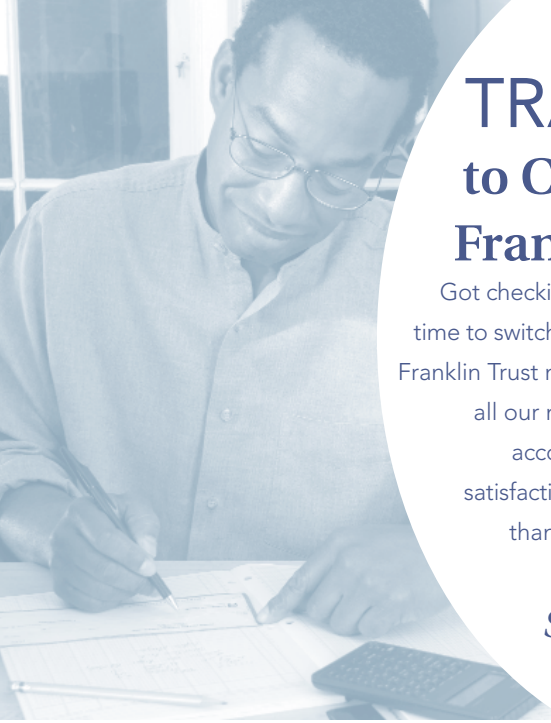
NetTeller Online Banking, our 24-hour Internet banking service, lets you connect to your Credit Union accounts while at home, at work, on the road - wherever you have a PC with Internet connection. It's secure, convenient, FREE and available 24/7/365.

What's More...

You can perform many transactions and use Bill Payer to pay your bills online at the touch of a key! Manage your checking account and...**Check your account balances; View your account history for up to six months; Transfer funds between accounts; Order checks and view new styles; Set up automatic transfers; Pay bills online—first 3 months free!; Do even more!**

Not Near a Computer? Use Audio Response!

Pick up any touch-tone telephone and dial 860-296-4379 for instant connection to your credit union accounts. Perform many of the same transactions and functions as with online banking—from any touch-tone telephone!



TRADE UP to Checking at Franklin Trust!

Got checking somewhere else? It's time to switch. Preferred Checking at Franklin Trust makes perfect sense for all our members. It's a superior account that provides more satisfaction, service, and savings than comparable accounts.

Switch to Win!

Contact the credit union today to make the switch, and enjoy checking as it was meant to be!

Franklin Trust Preferred Checking Features

Avoid the hassles found at other financial institutions and...

- Pay NO minimum balance and NO monthly service charge.
- Write as many checks as you want—NO per-check fees.
- We even pay for check reorders!
- Get a FREE VISA® Debit Card.
- Access your account 24/7/365 using NetTeller from our Web site (www.franklintrust.org) and our Audio Response (telephone banking at 860-296-4379) and get Bill Payer FREE!
- Enjoy surcharge-free ATM Transactions at SUM network ATMs and our ATMs

Facing Unexpected Holiday Expenses?

VISA® Takes Care of It

Meet those expenses with your Franklin Trust VISA®. With great buying power, your credit union credit card gives you the freedom to make timely purchases, entertain relatives and friends and buy just the right gift for everyone.

Best yet, our low rate makes it easy for you to afford to do and have what you want for the holidays.

VISA® Classic
as low as **9.90 % APR***

VISA® Gold
as low as **9.88 % APR***

Enjoy our low, low rate on purchases, cash advances and balance transfers.

Special Promotion!

Save Two Ways with Our VISA®!

1. Drop your current Franklin Trust VISA® rate to **6.99% APR*** when you transfer \$2,500 or more now through June 2005!
2. Don't have our VISA® card? Open a new account now and receive a **4.99% APR*** on purchases and balance transfers through June 2005! It takes only a few minutes to apply for a lifetime of buying power and security. Just call (860) 296-4379 or stop in the credit union to pick up an application today!

Make your move today!

*Rates quoted with Direct Deposit or Payroll Deduction payment.



Don't panic! It's your Franklin Trust VISA® to the rescue!

It can happen to anyone at any time. With the holidays approaching, relatives can drop in at a moment's notice or countless other events can surface: extra gift items or food needs, surprise parties, new decorations, unpredictable travel, unavoidable get-togethers, new clothes, and even more relatives.

VISA DISCLOSURE INFORMATION

Annual Percentage Rate (APR) for purchases

<i>with</i> Payroll Deduction:	<i>without</i> Payroll Deduction:
VISA Gold: 9.88%	VISA Gold: 11.88%
VISA Classic: 9.90%	VISA Classic: 11.90%

APR for cash advances: **Same rate as for purchases**; Minimum finance charge: **None**;
Grace period for repayment of the balance for purchases: **25 days**;
Annual fee: **None**; Method of computing the balance for purchases
(including new purchases): **Average daily balance**

FEES:

Late Payment Fee: **\$25.00**; Insufficient Funds Check Fee: **\$24.00**; ATM