

Franklin Trust Federal Credit Union

632 Franklin Avenue
Hartford, CT 06114

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FRANKLIN TRUST FEDERAL CREDIT UNION

Introducing...

Kid Bucks!



If you are **age 10 or under and a member of the credit union**, we have some great news for you! You'll receive a **Franklin Trust Kid Buck** for every \$5.00 you deposit!

What Are Kid Bucks Good For?

Great stuff! Save up your Kid Bucks and you can "buy" great toys and other things, like...

- Tic-Tac-Toe Game 10 Kid Bucks
- Magic Spring
(It glows in the dark!) 4 Kid Bucks
- Coloring Books
& Crayons 2 Kid Bucks
- Lucky Money Bags 1 Kid Buck
- Smiley Face
Books 1 Kid Buck
- Best Bud Bears 1 Kid Buck

Come see these great items in person when you visit the credit union!

Start saving and collecting your Kid Bucks today!

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

632 Franklin Avenue
Hartford, CT 06114

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

New Hours! Wednesday:
10:00 a.m. - 1:00 p.m.

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

**New Hours Begin
May 4, 2005**

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.

New Hours! Wednesday:
10:00 a.m. - 1:00 p.m.

Holiday Closings

Monday, May 30, 2005

MEMORIAL DAY

Monday, July 4, 2005

INDEPENDENCE DAY HOLIDAY

Monday, September 5, 2005

LABOR DAY WEEKEND

Monday, October 10, 2004

COLUMBUS DAY HOLIDAY



DOLLARS & sense

SPRING 2005

Annual Meeting

The Annual Meeting of Franklin Trust Federal Credit Union will be held on Tuesday, June 21, 2005 at 7:00 p.m. in the Credit Union office located at 632 Franklin Avenue, Hartford, CT. Refreshments will be served following the meeting.

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 résumé or petition. Résumés must be submitted to the nominating committee no later than May 16, 2005 by those interested in having their names as a candidate for the Board.

Nominations received by résumé will be reviewed by the nominating committee. The Secretary will then post the committee's recommendations in the Credit Union office by May 18, 2005.

Nominations by petition must be signed by at least 35 members and must be accompanied by a certificate from the nominee(s) stating agreement and willingness to serve if elected. These nominations must be filed with the Board Secretary by June 2, 2005. The Secretary will post these names in a conspicuous place in the Credit Union at least 10 days in advance of the meeting.

All elections of Board members will be determined by plurality vote and will be by ballot, except where there is only one nominee for a 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.

Everyone is welcome to attend the Annual Meeting on Tuesday, June 21, 2004 to participate in the affairs of your Member-Owned and Directed Credit Union.

New! Over 1,600 Branches!

No, that's not a mistake. Franklin Trust has joined the Credit Union Service Centers national network of more than 1,600 centers throughout the U.S. and six international locations. This means you now have access to your Franklin Trust accounts at any and all of them when you travel! Most locations are credit unions, just like ours, that are able to help you with your credit union accounts.

- Access your account while away from home.
- Enjoy safety, security, confidentiality and convenience.
- Perform most transactions you can do at your two home branches.

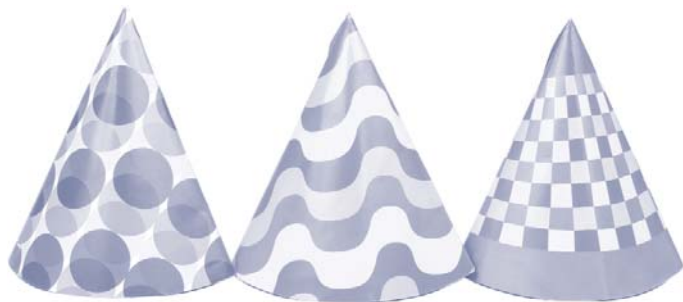
How Do You Find Us?

Before you leave, simply log on to www.creditunion.net and click on *Nearest* to locate the credit union service center nearest to where you will be staying.



Take advantage of this great convenience next time you travel!

Look for **Your Birth Date** and **Win \$\$\$!**



We've inserted a birth date somewhere in this newsletter.

Find it—if it's yours, be one of the first three callers and you'll win **\$50** deposited to your Share Savings Account!

Pay Once, Pay Regularly, Pay Easily

Bill Payer lets you pay when you want to.

Paying bills is not a fun activity. In fact, it's a chore. You have to find your checkbook and make sure you have enough cash in your account to cover the bills. Then you have to get a pen, envelopes and stamps, and take the time to write the checks, insert the checks and payment coupons into the envelopes, seal and stamp them, then mail them on time.

Our Bill Payer Saves You the Effort!

With our Bill Payer, all you need do is take three simple steps:

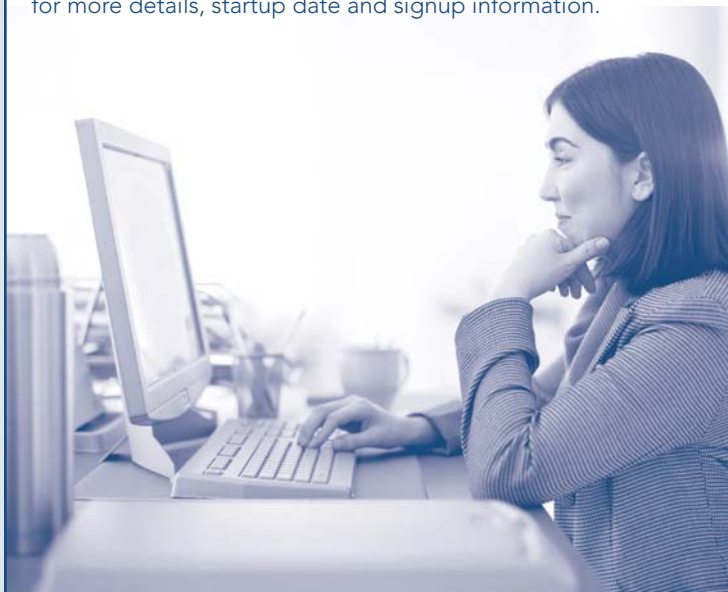
- 1.** Log on to our Web site at www.franklintrust.org and click on BILL PAYER.
- 2.** Enter the amounts to pay and the dates.
- 3.** Click to submit.

While it takes a few moments to set up your payee list, once that's done your making individual payments is a breeze.

Franklin Trust's BILL PAYER is a time- and money-saver worth your attention. Get started with our Internet bill-paying service today!

Coming Soon: **E-Statements**

Great news! For our members' convenience, you will soon be able to receive your credit union statements earlier than before...online. They'll give you options to view, print, download and save. E-statements will be available shortly, so watch for more details, startup date and signup information.



Your Credit Union in the Community

Rawson School

You may already know that Franklin Trust likes to help teach children the value of money. We have made many school visits to show them how money works and how important it is to save for the things we want.

As of March 7, 2005, Franklin Trust has set up a program at the Rawson School in Hartford that allows children to open a credit union account and start saving. Every week we visit the school to collect the children's deposits and credit their accounts. Children who open an account get a Youth Share Account Share Passbook that they use to watch their savings grow. They also receive a "Franklin the Pig" Piggy Bank. Belonging to the credit union is a learning experience for each child—and it's fun! 8/7

Why start so young? Why not? Starting young builds habits to last a lifetime, and teaches an understanding of how money works. What's more, children learn to save for special things. And, Franklin Trust Federal Credit Union is dedicated to becoming every member's "financial partner of a lifetime."

Computer Donation

In addition to helping the Rawson School students open savings accounts at the credit union, Franklin Trust will be donating more than a dozen computers to the school for the benefit of the students. We're happy to have them learn computer skills along with their readin', writin' and 'rithmetic lessons!



When You Talk, We Listen

It's our pleasure to receive your suggestions.

We set up Suggestion Boxes in both credit union branches and have received many excellent suggestions from our members.

One requested water coolers in the lobbies and we were happy to oblige. Other suggestions are being considered.

We want to make you happy! Please feel free to use our Suggestion Boxes for any comments about our products and services, the offices, our staff, and our service generally or specifically.

In fact, you can send your comments, questions and suggestions directly to our President, Kiernan Dubay, through e-mail. Please address your message to kdubay@franklintrust.org. He'll be happy to hear from you.

Home Equity Loan Options Are Opportunities

Franklin Trust's home equity financing options offer convenience, savings and results when you're looking to use the equity in your home for access to cash.

Our low-rate home equity loans can meet your needs for whatever purpose you have in mind. Because rates remain at very low levels, it makes perfect sense to see your credit union first for your home equity loan.

Consider a...

- **Fixed-Rate Home Equity Loan** for access to a single sum of funds. Rates as low as **4.99% APR***
Rate good through May 31, 2005
- **Home Equity Line of Credit** for access to cash over a period of time. Variable Rates as low as **5.00% APR***
 - 10-year draw period
 - 15-year repayment period

Spring Special!

Enjoy a possible tax break!

See your tax advisor for potential tax benefits.

Ask about a Home Improvement Loan, too!

Apply for your loan today!

*Annual Percentage Rate. Home Equity Line of Credit rate is variable and is based on Prime Rate as published in The Wall Street Journal on the last business day of the month. Current HELOC APR is 5.00%, loan-to-value 75%. Maximum APR is 18.00%. Rates and terms subject to change without notice. Equal Housing Lender. We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Franklin Trust Federal Credit Union Privacy Notice

Franklin Trust Federal Credit Union is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

Information We Collect and Disclose About You

We collect the following nonpublic information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.

From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.

From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.

From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Franklin Trust Federal Credit Union, we will not share information we have collected about you, except as permitted by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.