

hartford  
firefighters'  
federal  
credit union

# Newsletter May

## FROM YOUR CEO



I hope 2021 is finding everyone in a somewhat better place than we were in 2020. And while we have all been adjusting to the lives that Covid brought to us, it is comforting to see that the chokehold is beginning to lift as the vaccine is providing

some light for all of us. While we wait for some form of normalcy, we remain here to serve you. We continue to look for ways to improve your banking experience and prove to you that we want to be your primary financial institution. We have spent all year thus far working on a better plastics program, both debit and credit. The new features they bring will make your non-branch activities even easier. On the financial side, we continue to see lower investments rates, higher member deposits, and lower loan dollars. This is the same recipe for most banks and credit unions as all members are cautious about going out and thus spending less. We have advertised a loan promo every month with reduced rates to help our members during this tough time. As we look forward, we continue to look for ways to grow, in membership, income and improved processes. We will be evaluating the loan process when the credit card conversion is complete. We believe that an easier, more streamlined, faster and more convenient experience will appeal to most borrowers. Also, we ask that all members consider sponsoring more family members to join the credit union. For your effort you will receive a \$25 reward deposited into your account. Until next time, stay healthy and enjoy your Summer Months to come!

### Quick Facts: (as of 04/30/2021)

- 1,687** Members
- 3,414** accounts (shares, checking, loans)
- 64%** of all members have checking accounts
- \$22,206,574** in Assets
- \$6,214624.74** in Loan Balances
- 11.19%** Capital (Very Strong)



## PSCU

*One conversion is over and one is coming next month!*

**Debit cards** - all members with debits cards were reissued a new card in the month of March. We went LIVE on April 7th. At this point, almost all cards have been activated and many of you have already taken advantage of the new Tap to Pay feature. In addition, you can manage your PIN on your own with a phone call 24 hours a day. Download our new app found on the Apple Store (HFFCU Cards) to show your purchase activity, allow you to dispute a transaction, immediately respond to a lost or stolen card, and add custom and travel notofications. Dont forget to turn on Biometric login to avoid the need for a password.

**Credit Cards**- All of the new features of the debit card will also be avaiable with our new HFFCU credit card and then some. You should recieve your new card by the end of May or early June so be on the lookout. In addition, you can to turn off the card if necessary, add the card to your mobile wallet, and the ability to make payments via Home Banking,. We are bringing back a REWARDS programs so that you can once again receive a benefit for using your card and of course, our industry low rate. We will have a 24/7 customer service hot-line that will also handle inbound fraud claims. This new card will also have a new image that will continue to reflect our connection with our field of membership.



## WE SAY GOODBYE

After 20 years of dedicated service, **Virginia Battaglini** has decided to retire to spend more time with her grandkids. As many of you already know, Virginia is our Loan Officer who has been granting loans to many of you throughout the years. She also is responsible to make sure those loans are getting paid. None of us want to get that call from her!



Filled with a giant heart and warm personality, Virginia knew most members and shared so many memories with her co-workers and the firefighters during her tenure. June 30th will be her final day, so please come in to wish her well and say goodbye. **Buena Fortuna!**

## HELLO EMERILDA (EMMY)



**Emerilda Zeqo** will be joining our team on May 17th. She comes to us from the Credit Union League of Connecticut where she served all the affiliated credit unions in CT. Prior to that she was the Director of Operations at Wellness Credit Union as well as Berkshire Bank. She will be taking over Lending and Collections.

upon Virginia's departure. We are confident that Emmy will fit in quickly and learn everyone's name in no time. Please join us in welcoming her to the family!

## ANNUAL MEETING

Your Board of Directors, Supervisory Committee and staff met virtually on April 27th at 5:30 to conduct the 72nd Annual Meeting .

## CALENDAR

### Important Dates to Remember:

**May** 31st **CLOSED - Memorial Day**  
**July** 5th **CLOSED - Independence Day**

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## HOME EQUITY SALE

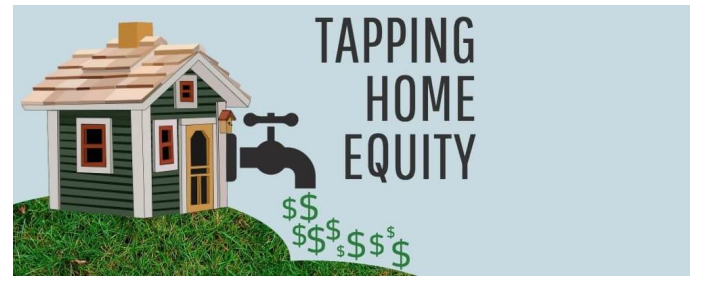
### Fixed Home Equity

5 year	Was: 3.99%	Now: 2.29%
10 Year	Was: 4.50%	Now: 2.99%
15 Year	Was: 5.00%	Now: 3.49%

### HELOC

Was: Prime +0% Now: Prime-.50% (currently 2.75%)

New Money Only, Cannot be combined with any other offer



## SURCHARGE FREE



We are a part of the Allpoint **Surcharge free** ATM's **ACROSS THE U.S.**

**Search from over 55,000 fee-free ATMs providing convenient and free access to your money 24/7.**

To find a Allpoint ATM's near you, our website under "Info & Resources"

<https://www.myhffcu.org/atm-locator/>

or download the Allpoint locator app to your smartphone

