

hartford
firefighters'
federal
credit union

Newsletter August

FROM YOUR CEO



As I write this, I am again posting a sign on the front door requiring members to wear a mask while indoors. Like you, I had hoped that we were past this stage, but no such luck. We hope that you and your family remain safe and healthy!

This past quarter we said goodbye to our 20-year veteran Virginia Battaglini, and introduced our new Loan Officer, Emerilda (Emmy) Zeqo to the Credit Union. We spent countless hours finishing our debit and credit conversion to PSCU. You also kept us busy with a huge response to our Auto and Home Equity promos. The impact of COVID to building products, delivery times, and a Used Car demand, made us think the best we could do for our members was to offer promo rates all summer long. With 1.99 New and 2.49 Used, and below prime Home Equity rates, the credit union had a record July in loan volume. We recently finished up our annual audit with Whittlesey LLC and we are happy to announce that we fared extremely well. We remain healthy and sound with very strong capital. Our regulatory NCUA audit should take place some time next year. We continue to research new ways to improve our service delivery and to reassure our membership that we want to be your primary financial institution, and while other FI's are struggling, we want to grow. We are working on ways to improve your online experience by giving you the ability to bank the way you want, when you want. If there is something you want that we do not offer, please feel free to contact me and let me know. I will take every suggestion seriously and if we can, and it makes sense, we will do it!

Quick Facts: (as of 07/31/2021)

- 1,680** Members
- 3,413** accounts (shares, checking, loans)
- 64%** of all members have checking accounts
- \$24,105,166** in Assets
- \$6,963,767** in Loan Balances
- 11.35%** Capital (Very Strong)



PSCU

Well, after months of meetings, reports and testing, we finally converted both debit and credit cards finishing a year-long project this past June.. We are still working with everyone as we complete the transition and get everyone comfortable with the new cards.

Many have called and asked if there is an app to see all the transactions, make travel alerts and pay online. The answer is YES, and it works for both debit and credit. The app is called **HFFCU CARDS** can be found on the Apple Store and Google Play. If you do not have a smart phone, a PC version is also available. Links to all three apps can be found on our website (<http://www.myhffcu.org/visa-card/>) Once you register your card(s), you will have access, Click the image icon to add your photo, register security questions, and turn on Biometric Login (face or fingerprint).

Also, there are two phone numbers you have asked for.

CREDIT CARD Customer Service is **(866)-604-8133** .

DEBIT CARD - Customer Service is **(866)-633-7012**

Both numbers can also be found on the bottom left corner of either card.

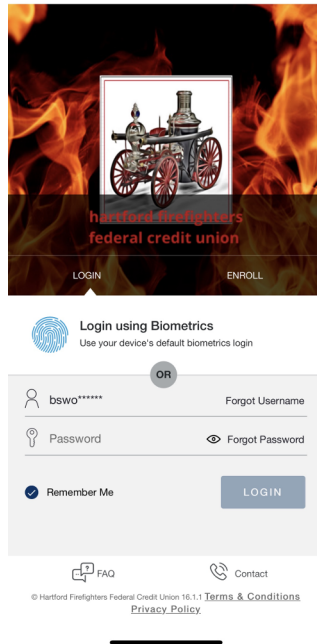
And the number one requested item for our Credit Card program was REWARDS. We brought it back! All members with credit cards are earning rewards with every purchase. To learn more, you can log onto CUREwards.com.



HFFCU CARDS

Download our new debit and credit card app and manage your card from your smartphone. See all transactions, create travel notes, dispute charges, make and see payments, set up alerts and notify of lost/stolen status.

You can register both your HFFCU credit AND debit card.



HOME EQUITY SALE

HOME EQUITY LOAN

NO CLOSING COSTS*

With property values at their highest in years, you could potentially have more equity than you realize.

HFFCU is here to help you tap into that equity to pay for some pending expenses:

Tuition Cost, Home Improvement, Debt Consolidation, Vacation

WHAT WE OFFER	RATES
No Annual Fee	FIXED
No Closing Costs	5 years - 2.49%
No Tiered Rate	10 Years - 3.25%
10 day turnaround	15 Years - 3.99%
	VARIABLE
	Prime+0%

CUREWARDS



www.curewards.com

Life's Just Better with Rewards

Earn points with every swipe of your card. Redeem for valuable travel or merchandise rewards. **or even CASH!**

CALENDAR

Important Dates to Remember:

September	6th	CLOSED - Labor Day
October	11th	CLOSED - Columbus Day
November	11th	CLOSED - Veteran's Day
November	25th	CLOSED - Thanksgiving
November	26th	CLOSED - Thanksgiving
December	24th	CLOSED - Christmas
December	31st	CLOSED - New Year's Eve

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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

