



hartford  
firefighters'  
federal  
credit union

# Newsletter November

## FROM YOUR CEO



Its been a very busy quarter behind the scenes at HFFCU. We have been working on delivering new services to help make your remote banking even better! As we promised, and have recently communicated, HFFCU will soon be launching a new feature rich Home and Mobile banking platform, scheduled to go LIVE on December 6th.

We are in final stages of testing to make sure all the new functionality works as expected. In addition, we are giving our website a face-lift. The new website will be clean, easy to navigate and full of information to help guide you through any banking need. We have even more in the works and will share once we have more substantial progress towards our goal. Well, the mid-terms are over and we are past all the campaign promises and back to reality. We are still dealing with a difficult economy, and a painful Prime interest rate that has affected all variable rate loans and most credit cards. With higher rates and higher cost of goods, we are always looking to see how we can help our members during these tough times. We believe one of the best ways we can save you money is through our credit card program. Our rate is FIXED...and not affected by the FED changing rates every other month. Performing a balance transfer from another card (at rates as high as 23%) to our 9.90% fixes rate will clearly save you money every month.... extra cash to help buy gas or expensive groceries . We are also keeping our Home Equity Loan rates low for those who want to tap into their equity to pay down debt, pay for school, or even do home repairs/renovations. If there is something you need or find yourself in a financial bind, please call us. We have the flexibility to look at any situation and try to find an acceptable solution. People Helping People....is what credit unions do. From a business perspective, your credit union remains very sound. Our capital continues to be strong, our income is up and expenses have gone down...the perfect report for our shareholders.....YOU!

On a different note, after 4 years of serving HFFCU, I have been given an opportunity to run another credit union in Florida, and after advising the Board of Directors, I have submitted my resignation and will be leaving HFFCU on December 16th. This has been the greatest of pleasures working for a credit union

### Quick Facts: (as of 10/31/2022)

- 1,683** Members
- 3,464** accounts (shares, checking, loans)
- 67%** of all members have checking accounts
- \$26,473,232** in Assets
- \$11,838,677** in Loan Balances **50.2%** Loan to Share
- 11.04%** Capital (Very Strong)

that still puts its members first. It has been a fun ride and we were able to get a lot done. We have grown as a credit union and are capable of providing services of a much larger bank with a small bank feel. Thank you for giving me this chance to lead your credit union and to meet so many loyal members.

In my absence, the Board has selected Emerilda (Emmy) Zeqo as the interim CEO moving forward. Many of you already know Emmy, and know of her passion and loyalty to the credit union and its members. I will be working with Emmy over the next few weeks to assure a smooth transition. Please help me welcome her into her new role.

Best of luck to all, and a very Happy Thanksgiving!

## NEW HOME BANKING

**GET READY!!!**

**MOBILE & HOME BANKING**

We are upgrading our mobile platform. Both Home Banking and Mobile banking are getting a makeover providing you the latest technologies to improve your overall remote banking experience.

**LIVE on DECEMBER 6th**

- Transfer to any HFFCU member
- Set up QUICK transfers
- Single Sign on to Credit Cards
- Same look and feel on all platforms
- Use on Smartwatch and Speaker
- Add accounts from other FI's
- Easy account sorting
- More access to banking info
- One app for everything
- AND MORE!!



## ACH ORIGINATION

### Transfer funds to/from other Banks to HFFCU

Members can now make **External Debits** and **Credits**, **Loan payments** and much more.

## ACH TRANSFERS

- Same Day Payments
- Save time by setting up recurring billing
- Low Cost
- Secured Payments



Contact us for more info at 860-246-5236.



## LOAN SPECIALS

### NOVEMBER

#### CREDIT CARD Balance Transfer

- Low Interest Rate
- No Balance Transfer Fee
- No Annual Fee
- No Foreign Fee

#### NEW/USED AUTO LOANS

- **1%** Rate DISCOUNT
- Match Dealer Rate\*
- 60 Days no Payment

\* Verification required

## CUREWARDS



Life's Just Better  
with Rewards

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

[www.curewards.com](http://www.curewards.com)

Were you aware that your Credit Card purchases are earning you rewards? This feature was the #1 requested benefit that our members asked for during our conversion earlier this year. Log on to CUREWARDS to check your balance or to redeem.

## CALENDAR

### Important Dates to Remember:

**November** 24th **CLOSED - Thanksgiving**  
25th **CLOSED**

**December** 26th **CLOSED - Christmas**

Hartford Firefighters Federal Credit Union  
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# 3.00%

# CD'S

FOR A LIMITED TIME ONLY

## 6-months

(\$1,000 min / 100,000 max)

New money only

We are a part of the Allpoint **Surcharge free** ATM NETWORK 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

