



hartford
firefighters'
federal
credit union

CREDIT UNION NEWS

SPRING 2010

NEWSLETTER

2010 HOLIDAY CLOSINGS

Friday-April 2
Good Friday

Monday-May 31
Memorial Day

Monday-July 5
Independence Day

Monday-Sept. 6
Labor Day



Annual Meeting Notice

*The 2009 Annual Meeting will be held on
Tuesday, April 20, 2010
6:00 PM—Business Meeting Begins
Ukrainian National Hall
961 Wethersfield Avenue
Hartford, CT 06114*

IN MEMORIAM

The Board of Directors and the Staff of the HFFCU wish to express their sympathy to the families of those who have passed on.

Joseph Attardo
Martin Conroy
Patricia Keating
Daniel Kelley
Donald Perrault
Theresa Szeluga

C.U. At The Annual Meeting

It's time to catch up on "what's up?" at the credit union. The credit union's annual meeting is on tap and it's your chance to review the past year's achievements and to hear about future plans. As a member of the credit union you're an owner and the annual meeting is open to you and other members. It's the perfect opportunity to share your comments and to help the credit union provide the best possible service. It's a chance to meet the Board of Directors and management staff who are responsible for leading the credit union throughout the year. You can meet and visit with other members too. So take some time out of your busy schedule to get the word as well as get involved. Call us for more details.

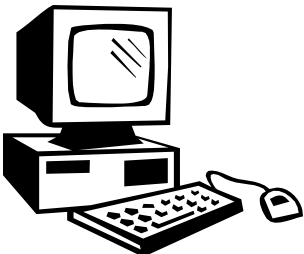
NEW HOTLINE #
1-877-553-5545

YOUR CREDIT UNION AT
YOUR FINGERTIPS

hartfordfirefightersfcu.org

To Help Protect Against Fraud

We may have to contact you in the event of suspicious activity on your account. To aid us in reaching you. It's critical to have current contact information in our files. Please notify the credit union if your address or phone number changes so we may update our records.



Visa Check Cards: A Smart Choice



- Paper or plastic? That's a choice no longer limited to bagging your purchases. It's your option for paying for them also. Save time, hassle, and money with a Visa check card from the credit union. Use it instead of a check for purchases. It looks like a Visa and is accepted like a VISA, but because the funds come out of your share draft account, there's no bill to pay later. So you get the convenience of plastic without the interest charges. And no more fumbling for identification, as you're less likely to have to produce an ID when you use a check card instead of a check.
- When the cashier asks you to select "debit" or "credit" as the transaction type, always select "credit".. This sends the transaction through the VISA network and there's no need to enter your personal identification number (PIN) for the purchase. There is no cost to you for this transaction. You will always sign for the transaction at a merchant, unless you want cash back. In that case, you need to enter your PIN. When you use your VISA check card at an ATM, you'll need your PIN and there may be a charge. Using your card at a merchant may allow you to avoid excess fees to get cash. Just be sure to ask—some merchants are tacking on fees for using the cash back option. For more information, Contact the credit union.



Access Your Credit Union Accounts Anytime

Need to transfer money between your accounts at 2 a.m.? Out of town, but want to see if a certain check has cleared? Your credit union's Web site is open for business 24 hours a day, seven days a week. With our online service you can:

- Monitor activity and balances on all your accounts.
- Make Transfers between accounts.

It's secured and very easy to use. And best of all, It's free!

www.hartfordfirefightersfcu.org

OR VIA HOTLINE

1-877-553-5545



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Fax: 860-247-5357

24 Hour Hotline: 1-877-553-5545

Office Hours:

Monday—Friday 8 a.m. to 4 p.m.