

In The Community

HFCU employees hit the ground running this year! Here are a few highlights...

- Several staff members visited Harc, Inc. in Hartford to talk with their employees about the benefits of financial health. They shared tips and tools available from Hartford Federal. (*top picture*)
- Amy Mack (South Windsor Branch Manager, *middle picture*) and Taylor Carlson (AVP-Compliance & Loss Mitigation) presented *Avoiding Scams That Target Seniors* at the South Windsor Community Center.
- Ruth LaVoice (Stafford Branch Manager) also shared our presentation with residents at Woodland Springs in Stafford.
- Ed Danek, Jr. (President & CEO), Beth Mazza (Executive Vice President), and Ruth LaVoice visited with Stafford Public Schools representatives to assist with the curriculum for student financial education.
- Ruth presented Stafford High School a \$1,647 donation to the school's Future Business Leaders of America group. This donation enabled 12 future business leaders, along with their advisor, Mrs. Pasini, to attend a leadership conference in March, and participate in a statewide competition at Naugatuck Valley Community College! (*bottom picture*)

We're always looking for ways to partner with employers and community groups. Contact Emily Harriman at eharriman@hartfordfcu.com to learn more!



Happy Retirement, Kim!

Please join us in congratulating Kim Richard on her retirement! Kim has been a mainstay in our Accounting Department for more than **two decades**! The Credit Union has been fortunate to have such a detail-oriented and meticulous accounts payable guru. Kim embodies loyalty and commitment to the Credit Union, her coworkers, and our members.

"Kim has been an incredible asset for the Credit Union for 21 years," says Ed Danek, Jr., President & CEO. "She is an outstanding, dependable team member, and we will certainly miss her. We wish her the best in retirement!"

Debt Consolidation, College Tuition, Home Improvements...It's Your Call!

Ever think your home could help you do all these things? With a Home Equity Line of Credit, you can use the equity in your home to consolidate your debt, finance home improvements, pay college tuition, and more!

Our Home Equity Lines of Credit have *NO* application fees and *NO* annual fees.* Call for information on our special rates!

*If line of credit is closed within one year, reimbursement of appraisal fee and closing costs is required. Please see our website for full disclosures.

Spring Clean your Finances

- Organize Your Financial Records
- Create a Budget
- Trim Some Expenses
- Refinance Current Loans
- Automate Your Savings
- Review Retirement & Investment Accounts
- Set Financial Goals

2023 Annual Meeting

As a financial co-operative owned by our members, we encourage you to attend our 2023 Annual Meeting. Join us on Tuesday, April 23, at 6:00 p.m. in the Crystal Room at Mercy Hall at The University of St. Joseph, 1678 Asylum Avenue in West Hartford. Questions: Email Emily Harriman at eharriman@hartfordfcu.com

Employee of the Quarter

Matt Perez

Senior Loan Processor, Main Office

Hartford Federal Credit Union is pleased to recognize Matt Perez as Employee of the Quarter! Matt is known for being a true team player with a positive, can-do attitude. His fun ideas, like the holiday door decorating contest, foster team spirit and boost morale. Matt's coworkers know they can count on him to make the loan process smooth and enjoyable for our members. Congratulations, Matt!



Auto Loans for Perfect or *Less Than Perfect Credit*

At Hartford Federal Credit Union, our goal is to help our members get quality loans at low rates. We work to create lending solutions for people who have perfect or *Less Than Perfect Credit*. If you've been declined elsewhere or approved with a sky-high rate, talk with us. We may be able to help!

Rates as low as
4.99% APR*
For 36 months

Our auto loans feature:

- Flexible terms up to seven years
- Up to 110% financing for qualified borrowers
- Optional low-cost Credit, Life and Disability Insurance, Guaranteed Asset Protection (GAP) Insurance, and Mechanical Breakdown Protection

Additional rates and terms available - even for *Less Than Perfect Credit*! To learn more or apply, visit one of our branches or our website: hartfordfcu.com.

*Annual Percentage Rate (APR) is based on a three-year term with a monthly payment of \$29.97 per thousand borrowed and includes a 1% discount for direct deposit. Rate may be higher based on your credit history. Other rates and terms are available.

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964 Asylum Avenue
Hartford, CT 06105
860-527-6663

Farmington Valley Office
29 Albany Turnpike
West Simsbury, CT 06092
860-651-1400

South Windsor Office
1665 Ellington Road
South Windsor, CT 06074
860-644-0200

Stafford Office
70 West Stafford Road
Stafford Springs, CT 06076
860-684-4484

Our Mission

Hartford Federal Credit Union is the leading provider of high-quality financial products that delivers personalized service and value to strengthen the financial and general well-being of our members and the communities we serve.

NMLS #637693

