FORUM

Fall 2026

A Quarterly Newsletter for Members of Hartford Federal Credit Union

What If Growth Were Measured By the People We Help?

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What does growth really mean for a credit union? At Hartford Federal Credit Union, it's not just about getting bigger. It's about creating more opportunities to help the people and communities we serve.

Our President & CEO Beth Mazza explored what that looks like and the important role credit unions can play in building a stronger Connecticut in the *Hartford Business Journal's* special section, "When Credit Unions Thrive, Communities Thrive." An excerpt from her article is below, and the full text is available on our website.

What happens when someone feels more confident about money? Maybe they finally understand their credit score. They recognize a scam before becoming a victim. They begin saving for an emergency, qualify for a more affordable loan, or simply stop feeling overwhelmed every time an unexpected expense arrives. Those moments matter. And when more people experience them, individuals, families, companies, and, ultimately, the entire community becomes stronger.

For Hartford Federal Credit Union, growth isn't simply about becoming a larger credit union. It's about expanding our ability to help. If we can help one more employee feel financially confident, one more family build a stronger foundation, or one more person believe a better financial future is within reach, that's growth worth pursuing.

Introducing Daniel Ruocco

We're excited to welcome **Daniel A. Ruocco III** as HFCU's new Senior Vice President – Operations!

Daniel brings financial services experience dating back to 2008, including credit union experience since 2016. In this role, Daniel will lead daily operations and collaborate with our talented teams to enhance the member experience.

Beth Mazza, President & CEO, shared, "We're excited to welcome Dan to our leadership team. His experience and perspective will be a valuable addition as we continue strengthening how we serve our members and position HFCU for the future."

Your Fall Home Checklist

Check off more this fall with HFCU at your side!

There is always something on the home to do list. Whatever project is calling your name, the equity you've built in your home could help you make it happen.

With a **HFCU Home Equity Loan or Line of Credit**, you can access funds for home improvements, repairs and other major expenses. Our expert lending team is ready to help you find the right product to fit your budget and achieve your goal.

- ☑ Make essential repairs
- ☑ Upgrade windows, roof or HVAC
- ☑ Remodel a kitchen or bathroom
- ☑ Add or improve living space

Your home has plans. Let's check a few off the list.

Employee of the Quarter

Ty Franklin
Member Service Rep.

Hartford Federal Credit Union is pleased to recognize Ty Franklin as Employee of the Quarter! Ty brings a warm, welcoming personality to every member interaction.

If members have questions and concerns about their accounts, Ty takes the time to provide reassurance and help them understand their next steps. His caring approach helps members feel supported during stressful situations.

And it's not just our members who appreciate Ty. He has a great sense of humor and always knows how to make his coworkers laugh, bringing a positive energy to the team. Thank you, Ty!

Painting Our Story, Together

When HFCU's leadership team wanted to brighten up the back office in Hartford, they envisioned something more meaningful than a fresh coat of paint.

With the help of local artist Joey Batts, our employees came together to paint the small canvases, creating a mural that truly reflects the people behind Hartford Federal Credit Union.

Woven into the artwork are the names of two cherished members of our Hartford FCU family, Naomi and Jacki, whose lives touched so many of us and ended far too soon. Their kindness, laughter, and dedication will always be part of who we are. Including their names in this mural is our way of ensuring they remain a permanent part of our story and a daily reminder that once you're part of the Hartford Federal family, you're never forgotten.

Now, every morning, we're welcomed by something we created together. It brings color to our walls, but more importantly, it celebrates the teamwork, connections, and sense of community that make Hartford Federal such a special place to work.

Be More Than A Member...Join Our Board!

The Nominating Committee is accepting applications for three expiring Board terms. Interested candidates must be able to attend early morning and evening meetings as well as educational sessions. Candidates must also be willing to accept special project assignments and serve on a voluntary basis. For more information or an application, please contact Beth Mazza, President & CEO at 860·527·6663. Applications will be accepted through November 13, 2026.

More Access. More Community.

HFCU understands the importance of making our community more welcoming and accessible!

We were honored to support the ADA Seating Area at Hartford Athletic's Trinity Health Stadium with a $5,000 donation. We're grateful for the opportunity to help create a more inclusive match-day experience, so fans of all abilities can enjoy cheering on Hartford Athletic.

HFCU Board Members Gloria Myers and Alison Faye Johnson joined President & CEO Beth Mazza, CFO Lucas Manzi, and AVP-Administration Tyler Wyslick to visit the stadium and celebrate this partnership.

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.

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