



# FORUM

Spring 2025

A Quarterly Newsletter for Members of Hartford Federal Credit Union

## Farmington Valley's Anniversary Celebration!

Our Farmington Valley 20<sup>th</sup> Anniversary Celebration was a week to remember! From February 24 through March 1, we welcomed members, community leaders, and friends to join us for exciting giveaways, special surprises, and heartfelt appreciation.

A highlight of the celebration was our special event with Wendy Mackstutis, Simsbury First Selectman, and Lisa Bohman, Executive Director of the Avon/Canton Chamber of Commerce. They joined our leadership team—including Chairperson, Keisha Palmer; Vice Chairman, Susan Glazier; President & CEO, Ed Danek; EVP, Beth Mazza; Branch Manager, Shamim Bhatti; and our dedicated staff, Rose Pelletier and Keitha Pollutro—as we reflected on two decades of service to the Farmington Valley.



Left to right: Keisha Palmer, Wendy Mackstutis, Ed Danek, Susan Glazier, Beth Mazza, and Lisa Bohman.

We had the pleasure of reconnecting with long-time members, welcoming new faces, and sharing our appreciation for the community. Most importantly, we celebrated the relationships we've built and the impact we've made together. Thank you to everyone who joined us in making this milestone so special! We look forward to continuing to serve you and growing together for many more years to come.

## 35 Years of Leadership

Please join us in congratulating Ed Danek on an incredible 35 years as CEO! From his early days to today, Ed's vision, dedication, and unwavering commitment have played a pivotal role in shaping our Credit Union and strengthening the communities we proudly serve.

Through every challenge and milestone, Ed has led with passion and purpose, always championing the importance of financial empowerment for our members. Ed, we are grateful for your exemplary leadership and the lasting impact you have made!



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## Empowering Young Adults With Financial Literacy

At Hartford Federal Credit Union, we believe that financial education is a key pillar of lifelong success. We recently partnered with Hartford Job Corps, a free career training and education program for young adults.

Emily Harriman, Vice President - Marketing & Business Development and Kaydia Stewart, Branch Manager, visited the program's campus and met with 30 eager students. The session covered essential topics such as budgeting, identifying financial scams, managing checking accounts, understanding paychecks, and building credit scores. The students were highly engaged, asked thoughtful questions, and shared their own experiences with money management.

HFCU employees will be returning each month to meet new students and equip them with the knowledge and tools they need to make smart financial decisions as they enter the workforce and build their futures.

## 2024 Annual Meeting

All Hartford Federal Credit Union members are invited to our Annual Meeting!

Tuesday, April 22, 2025 · 6:00 p.m.  
The Crystal Room in Mercy Hall  
The University of St. Joseph  
1678 Asylum Avenue  
West Hartford, CT 06117

## Employee of the Quarter

### Jose Velazquez

Member Service Representative  
South Windsor Office



We're proud to recognize Jose for his dedication, positivity, and professionalism. Jose works hard to get members into the products and services they need while providing the one-on-one personalized service that sets HFCU apart. Outside of the branch, Jose goes the extra mile by representing us at local business and community events. Thank you for all you do, Jose!

## Unlock Your Home's Potential This Spring!

Spring is a time for new beginnings—why not refresh your finances, too? Whether you're planning home renovations, consolidating debt, paying for school, or even taking that dream vacation, a **Home Equity Loan** from Hartford Federal Credit Union can help turn your plans into reality.

With competitive rates and flexible terms, you can put your home's value to work for you! Take advantage of rates as low as **5.49% APR<sup>1</sup>** and apply today!

*Affordable, fixed payments · No closing costs or appraisal fee<sup>2</sup>*

Visit or call any of our locations for more information.



<sup>1</sup> Annual Percentage Rate (APR) is based on five-year term with a monthly payment of \$19.10 per thousand borrowed and includes a 1% discount for direct deposit. Loan-to-value ratio 80% or less. Rate is for loans over \$50,000. Other rates and terms are available for up to fifteen years. Rate may be higher based on credit history. Property insurance must be maintained throughout the loan term. Other restrictions may apply. <sup>2</sup> If loan is paid off within one year, reimbursement of appraisal fee and closing costs is required. NMLS #637693. Equal Housing Lender.

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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.