What If Growth Were Measured by the People We Help?

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.

At Hartford Federal Credit Union (HFCU), our goal is to make those moments possible. For 65 years, we have served our neighbors with a simple belief: financial services should improve people's lives. Today, we believe there is an opportunity, and a responsibility, to reach even more people, including where they spend much of their lives: at work.

Employers invest significantly in their people, from healthcare and retirement benefits to professional development. Financial well-being belongs in that conversation, too. When employees have access to practical financial education and affordable financial services, they have more tools to build a secure future.

With this in mind, HFCU partners with local employers and organizations to offer free financial education on money management, improving credit, and fraud prevention.

Our ability to provide these resources is only possible because of our financial strength. HFCU ended 2025 with a 13% capital ratio, well above the 7% federal regulatory threshold for a well-capitalized credit union, and achieved the highest annual core earnings in our history. We have also

Beth Mazza
President and Chief Executive Officer
Hartford Federal Credit Union

earned BauerFinancial Inc.'s 5-Star "Superior" rating for 35 consecutive years, placing HFCU among the top 5% of credit unions nationwide.

Those numbers matter because of what they allow us to do.

Over the past three years, our Hartford Federal Credit Union Gives initiative has committed $350,000 to organizations addressing hunger, housing, health, and utility assistance. But strengthening a community requires more than writing checks. It also means expanding access to financial services and creating partnerships that reach people where they are. HFCU recently lowered our minimum deposit required to become a member from $50 to just $5. We understand that making a difference can sometimes begin with removing a barrier.

That community focus is also reflected in our volunteer Board of Directors. They bring professional experience and local perspective to their roles. Their connection to the people and organizations around us helps ensure that as HFCU grows, we remain focused on what our members and communities truly need.

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.

That's how stronger communities are built… one person at a time.

Hartford Federal
Credit Union