

**Welcome
Valley Catholic Federal Credit Union
Members!**



*The value you need.
The service you deserve.*

Merger Guide

Table of Contents

Welcome From Edward Danek, President & CEO	1
About Your New Credit Union	2
Inside this Guide	3
What to Expect on May 1	3
Account Numbers	3
Savings Accounts	4
Automated Deposits	4
New Products & Services	
Online Banking	5
Bill Payer Service	5
e-Statements	6
Paper Statements	6
Mobile Banking with Mobile Check Deposit	7
Passport Automated Telephone Teller	8
Co-Op Shared Branching Network	8
Home Equity Loans & Lines of Credit	9
Mortgage Refinancing & Mortgages	10
Auto Loans	11
Personal Loans and Visa Credit Cards	12
Products and Services	13
Branch/ATM Locations & Hours	Back Cover

Hartford Federal Credit Union is Federally Insured by NCUA and is an Equal Housing Lender.



Welcome from Edward Danek, President & CEO

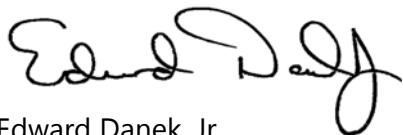
I am happy to welcome all Valley Catholic Federal Credit Union members to our Hartford Federal Credit Union family! We have been busy preparing for the integration of the two credit unions' operations. For your convenience, we have created this guide to provide you with valuable information about the merger process, what to expect, and what you have to do to make the transition.

Inside this guide, you will find information on the products and services, which will be available to you! We've also included helpful step-by-step instructions on how to register for and use our FREE Online Banker, Bill Payer, Mobile Banking, and Passport Automated Telephone Teller system.

Our website, hartfordfcu.com, is a great resource for everything you need to know about us and our product and service offerings. While you're there, learn more about the new products and services available to you, locate a branch or ATM, or just look around and familiarize yourself with all the great things we have to offer you and your family.

Thank you for your patience during this merger. If you need assistance at any point, please contact one of our friendly Member Service Representatives. Again, we are pleased to welcome you to Hartford Federal Credit Union.

Sincerely,



Edward Danek, Jr.
President & CEO

About Your New Credit Union

Hartford Federal Credit Union (HFCU) is a Hartford based, community chartered federal credit union, serving all of Hartford, Tolland, and Middlesex counties. Since 1961, we remain committed to providing our members with high quality, competitively priced financial products, enhanced by friendly and personalized service. Your savings will continue to be federally insured to at least \$250,000 by the National Credit Union Administration (NCUA), a U.S. Government Agency.



For 31 consecutive years, HFCU has also been awarded the prestigious 5-Star Superior rating from BauerFinancial, Inc., the nation's leading independent credit union and bank rating firm. This achievement puts us in a very elite group of credit unions nationally, and is a testament to HFCU's ongoing financial strength and consistent performance.

Mission Statement

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 to the communities we serve.

Inside this Guide

For your convenience, we have created this guide to provide you with valuable information about your transition to HFCU's full range of financial products and services as well as what to expect. More specifically, you'll find important dates; helpful instructions on how to sign up for and access Online Banking, Mobile Banking, and Passport - our automated telephone banking system; expanded delivery, product, and service options available to you, and much more.

What to Expect on May 1

As of May 1, Valley Catholic Federal Credit Union will be part of Hartford Federal Credit Union. As a HFCU member, this means that you will be able to access your account information and complete most transactions via any of the following channels:

- 4 full-service HFCU branches
- Online Banking and Mobile Banking
- Passport - HFCU's automated telephone banking system
- 40 branches in CT through CO-OP Shared Branch network and over 5,000 nationwide *(see details on page 8)*

Questions?

Please contact one of our Member Service Representatives by phone at **860-527-6663**, via email at memberservice@hartfordfcu.com, or by visiting any of our branches.


Account Numbers

Your account number will change as of May 1, 2022. Your new HFCU account number is disclosed in your welcome letter. You may continue to access your accounts at VALLEY CATHOLIC FEDERAL CREDIT UNION with your current account number until close of business on April 19, 2022.

Savings Accounts

HFCU membership requires a minimum \$50 balance in your main share savings account. Valley Catholic Federal Credit Union members will have six months from the May 1, 2022 merger date to increase their main share balance to \$50, Hartford Federal Credit Union's par value.

Open a HFCU No-Fee Classic Checking account with a HFCU MasterMoney Debit Card, sign up for direct deposit within the first sixty days of joining our HFCU family, and you will receive a \$45.00 deposit to your main share account.



**No-Fee
Classic Checking**
so you can
**put your money
to better use**

- No minimum balance
- No monthly fees
- No service charges
- 24/7 ATM access
- Mobile and Online Banking
- MasterMoney Debit Card

Open yours today!

Automated Deposits and Withdrawals

If you would like to setup automated deposits and withdrawals, please contact one of our Member Service Representatives for assistance. You should provide the HFCU Routing Number, 211977524, and your new HFCU account number to your employer and any other payor that makes automatic deposits to your account. You can find your HFCU account number in the Welcome Letter, sent in a separate mailing.

Online Banking

HFCU's Online Banking allows you to conduct your Credit Union business over the internet anytime, securely, and efficiently. With HFCU's Online Banking you may:

- pay bills
- view and monitor account history and transactions
- transfer funds between HFCU accounts
- verify deposits and cleared checks
- pay your HFCU loans from your HFCU account
- view check images

Login Instructions

You will be able to begin using Online Banker on May 1, 2022. Simply complete the application found on our website under 'Forms'. You will subsequently receive an email notification with your login instructions.



Bill Pay Service (Checking Account Required)

Make payments via Online and Mobile Banking to anyone in the United States! From gyms, to utilities, to friends, payments are made directly from your HFCU checking account. To enroll, login to Online Banking, select the Bill Pay option, and complete the required information section. Once approved, you will receive a confirmation email notification.

e-Statements

Sign up to receive your statements electronically and enjoy the convenience of receiving them quicker, while protecting statements from being lost or stolen in the mail. E-Statements can be accessed through Online Banking. Simply login to Online Banking at **hartfordfcu.com**, select the e-Statement tab, and follow the steps.

You may also enroll and access your e-Statement from our home page at **hartfordfcu.com** by:

- ⇒ Selecting 'Services' from the menu button
- ⇒ Clicking on 'e-Statements' on the pull down menu
- ⇒ Select 'Register for e-Statements'
- ⇒ You will be taken to an 'e-Statement Enrollment Form' to accept the disclosure

Paper Statements

As a courtesy to Valley Catholic Federal Credit Union members, HFCU will provide complimentary paper statements through December 2022. Beginning with the January 2023 statement, HFCU's paper statement fee of \$1 per statement will be applied. To avoid the fee, please enroll in HFCU's e-Statement service. This fee is waived for members under age 18 and over 64 years of age.

hartfordfcu.com

Mobile Banking (With Mobile Check Deposit)

Like Online Banking, Mobile Banking allows internet access to your HFCU account, 24-hours-a-day, but with the added convenience of using your mobile device. HFCU's Mobile Banking allows you to securely and efficiently:

- pay bills
- view and monitor account history and transactions
- transfer funds between HFCU accounts
- verify deposits and cleared checks
- pay your HFCU loans from your HFCU account
- view check images
- deposit checks remotely (*requires separate registration*)

*Check with your mobile service provider for any charges that may apply for data usage on your mobile device.



HFCU Mobile Banking
so you can
spend more time
enjoying the little things

Ask for details,
or search
"Hartford Federal CU"
in the App Store
or on Google Play

Login Instructions

In order to access mobile banking, you must first register for and login to your Online Banking account. Then download HFCU's FREE Mobile Banking Apple® or Android™ app on your device. You may also select "Mobile Banking Login" at hartfordfcu.com for the mobile browser site. Once in the app or browser, login with the identical username and password you have established for Online Banking. If you are a first time user, you will be prompted to follow a few easy steps to complete the multi-factor authentication process for your device.

Passport Automated Telephone Teller

Passport is yet another method to access your accounts using your telephone. You may securely and efficiently:

- obtain balances on share and loan accounts
- transfer funds between HFCU accounts
- verify withdrawals and deposits
- pay your HFCU loans from your HFCU account
- determine if your check has cleared
- check current rates

Passport Automated Telephone Teller Instructions

As a new HFCU member, your account has been preset for Passport. To start utilizing the service:

1. Dial 860-956-HFCU (4328)
2. Select how you will navigate the system (voice or touchtone, English, or Spanish).
3. Enter your HFCU account number and 4 digit PIN to access your account. For first time users, the PIN is the last 4-digits of the primary account holder's social security number. Option #3 in Passport allows you to change your PIN.
4. Easy-to-follow voice prompts will guide you through your session.

CO-OP Shared Branch Network



Through the CO-OP Shared Branch Network, you may access your accounts and conduct traditional banking transactions at more than 40 credit union branches throughout Connecticut and over 5,000 across the country. The CO-OP Shared Branch Network allows members of participating credit unions to conduct basic banking transactions such as deposits, withdrawals, and loan payments at another participating credit union branch, all at no cost. This Shared Branch Network is the second largest branch network in the country! For a complete listing of CO-OP shared branches please visit co-opsharedbranch.org.

Home Equity Loans

Tap into the equity in your home to get the money you need! It's a smart alternative to consolidate debt, pay education expenses, or fund home improvement projects big and small. Our low, fixed-rate Home Equity Loans are available for terms from 5- to 15-years, with a minimum loan amount of \$10,000, and you may borrow up to 100% of your home's value less any existing liens.



Home Equity Loans
so you can
**do all the things you
want to do**

Home Improvements
Education • Travel
Debt Consolidation

hartfordfcu.com

Ask us for details!

Hartford Federal Credit Union logo

Home Equity Lines of Credit

With a Home Equity Line of Credit (HELOC), you can borrow up to 80% of your home's equity at competitive rates with no closing costs, no annual fees, and no prepayment penalties!

You will be able to easily access your credit line, and each time a line transfer occurs the amount will be added to your loan balance. Your line of credit will have a draw period of ten years. This means the line of credit will be available to you during the first ten years of the loan. At the end of the draw period, you will no longer be able to take advances unless a new line of credit is established. The remaining balance is then repaid over 15 years.

Mortgage Refinance Special

You can also use a Home Equity Loan as a way to refinance an existing mortgage! Rather than a traditional mortgage, our Home Equity Special offers significant savings with lower closing costs and application fees than most traditional mortgages. Plus, you'll get the quality service and value that Hartford Federal Credit Union is known for!



Mortgage Refinancing
so you can
**save your money,
and your time**

Closings costs
of only \$999*

hartfordfcu.com

Ask us for details!

Hartford Federal Credit Union logo

* Minimum loan amount for special rate is \$10,000. Maximumable fee of \$200 is due at the time of loan to proceed. Closing costs for the Home Equity Special are \$1,000. Other fees and taxes are available.

NCUA logo

Mortgages

We also offer a variety of conventional fixed-rate mortgages with terms up to 30-years, low closing costs, and no prepayment penalties! Whether you're looking to refinance an existing loan to get a better rate, a lower payment - or if you're in the market to purchase a new home – our Lending Specialists can recommend the best solution for you!



hartfordfcu.com

Auto Loans

Looking to purchase or refinance a vehicle? We're here to help you arrange financing so you can get the vehicle you want. Apply anytime online, for new and used autos, SUVs, trucks, and vans. We offer up to 110% financing for qualified buyers with terms up to 84 months.

To enhance your auto-buying experience, we offer the following protections:

- GAP (Guaranteed Asset Protection)
- Mechanical Breakdown Coverage
- Credit Life and Disability Insurance

Ready to go shopping? Consider getting pre-approved and knowing what vehicle fits your budget.



The Place for *Less Than Perfect Credit* Auto Loans

If you have been turned down by other lenders or approved but with a sky-high rate, Hartford Federal Credit Union may be able to help. It doesn't matter if it's a new or used car purchase, or you're refinancing your existing car loan, you can benefit from a favorable rate. We have programs available for those with perfect or "*less than perfect credit*."

Personal Loans

Whatever the reason, it's personal! We know life can throw curve balls and sometimes you need a little extra to manage it all! Whether it's for big or small purchases, vacations, or even to consolidate debt, we can help! There are no application fees, and our loans range from a minimum of \$500 to a maximum of \$25,000 with terms up to five-years.

Visa Credit Cards

There are many benefits to carrying a HFCU Visa® card, but the most important one is the peace of mind you'll receive from paying a low, affordable rate, and the ease of managing your account. All Visa® cards offer online account management which allows you to view your statement, a transaction, pay your bill, and even create an individual spending report!



- Visa Classic Card - our basic card with no fuss!
- Visa Gold Card - loaded with benefits and rewards!
- Visa Platinum Card - our lowest rate and packed with benefits!

Plus, all of our HFCU VISA® credit cards have *NO* annual fees, *NO* balance transfer fees, and *NO* cash advance fees!

hartfordfcu.com

HFCU Products and Services

Below is a list of Hartford Federal's products and services. Please visit our website at hartfordfcu.com for a detailed description of each.

Deposit Accounts

- Savings
- Checking
- 2nd Chance Checking
- Prestige Accounts
- Share Certificates
- Holiday and Vacation Accounts
- IRAs and IRA Certificates
- Gold One Money Market Accounts

Loans

- Home Equity Loans
- Home Equity Lines of Credit
- Mortgages
- Auto Loans (New, Used, & Refinanced)
- Auto Loans for "less than perfect credit"
- Personal Loans
- Visa Credit Cards
- Overdraft Protection Loans

Convenience Services

- Online Banking
- Mobile Banking
- Mobile Check Deposit
- Bill Payer
- e-Statements
- Passport – 24-hour Automated Teller
- 24-hour Lending Center
- Debit/ATM Cards
- Surcharge-Free ATM Access
- CO-OP Shared Branch Access
- Payroll Deduction/Direct Deposit
- Wire Transfers
- Notary Public Services
- Postage Stamps

Branch and ATM Locations

<p>Main Office 964 Asylum Avenue Hartford, CT 06105-2401 860-527-6663 Fax 860-527-2297</p> <p>Lobby Hours M, F 7:30 a.m. – 4:00 p.m. Tu, W 9:00 a.m. – 4:00 p.m. Th 9:00 a.m. – 5:00 p.m.</p> <p>Drive-Thru Hours M, W, F 7:30 a.m. – 4:00 p.m. Tu, Th 9:00 a.m. – 5:00 p.m.</p>	<p>Farmington Valley Office 29 Albany Turnpike West Simsbury, CT 06092-2903 860-651-1400 Fax 860-651-4699</p> <p>Lobby & Drive-Thru Hours M, Tu, W 9:00 a.m. – 4:00 p.m. Th 9:00 a.m. – 6:00 p.m. F 9:00 a.m. – 5:00 p.m. Sat 9:00 a.m. – 12:00 p.m.</p>
<p>South Windsor Office 1665 Ellington Road South Windsor, CT 06074-2705 860-644-0200 Fax 860-644-0800</p> <p>Lobby & Drive-Thru Hours M, Tu, W 9:00 a.m. – 4:00 p.m. Th 9:00 a.m. – 6:00 p.m. F 9:00 a.m. – 5:00 p.m. Sat 9:00 a.m. – 12:00 p.m.</p>	<p>Stafford Office 70 West Stafford Road Stafford Springs, CT 06076-1067 860-684-4484 Fax 860-684-5018</p> <p>Lobby & Drive-Thru Hours M, Tu, W 9:00 a.m. – 4:30 p.m. Th - F 9:00 a.m. – 6:00 p.m. Sat 9:00 a.m. – 12:00 p.m.</p>

ATM Only Locations

St. Francis Hospital · 114 Woodland Street · Hartford, CT <i>(by cafeteria)</i>
260 Hartford Ave · Newington, CT <i>(in vestibule)</i>
Johnson Memorial · 201 Chestnut Hill Road · Stafford Springs, CT <i>(by ER)</i>

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@HartfordFCU

Stay up-to-date with special offers, member events, holiday closings or anything else share-worthy!

#HFCU
#TheCUDifference
#MemberExperience