

# HARTFORD FIREFIGHTERS' FEDERAL CREDIT UNION

## Winter 2018 Newsletter

**2018-2019**

### Holiday Closings

Monday  
November 12, 2018  
Veteran's Day

Thursday/Friday  
November 22 & 23 2018  
Thanksgiving Holiday

Monday-Dec 24, 2018  
1/2 Day Christmas Eve

Tuesday-Dec 25, 2018  
Christmas Day

Monday- Dec 31, 2018  
1/2 Day New Year's Eve

Tuesday January 1, 2019  
New Year's Day



hartford  
firefighters'  
federal  
credit union

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WWW.Hartfordfirefightersfcu.org

Hotline # 1-877-553-5545

## Avoid Dealership Gimmicks

At most car dealerships these days, the sales people spend more time trying to sell you extended warranties, financing, undercoating and the like, than they do selling you the actual vehicle! There's a very good reason for this: All these add-ons make big money for the salesperson and the dealership. These add-ons are almost always overpriced and a bad deal for the buyers.

Your credit union urges you to think twice before being badgered into buying these extras. You can most always find better financing terms at your credit union, and better deals on extended warranties, etc., by shopping on your own. Stop by your credit union to arrange low-cost financing before buying.

### In Memoriam

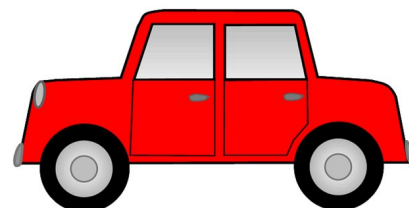
The Board of Directors and the Staff of the Hartford Firefighters' Federal Credit Union wish to express their sympathy to the families of those who passed away.

Kenneth Baran  
Keith Burgie  
Willie Barrow  
Michael Gorman  
Richard Grogan  
Vincent Graves

### Auto Loan Special

Rates as low as 2.99% (New)  
2.99%(Used) under \$15,000.00  
3.99% (used) over \$15,000.00

**\*\*Some restrictions apply**



### **HOLIDAY SPECIAL**

**2.99%**

**11/01/2018-01/31/2019**

**12 MONTH REPAYMENT PERIOD .**

While the holidays are traditionally a season of giving to others, oftentimes people like to give to themselves a reward for 12 months of hard work or a special gift to "self and spouse" to mark a special occasion. This can take the form of a winter vacation, new bedroom furniture, a home entertainment center, or even a new vehicle.

Whatever your holiday wishes might be, your credit union would like to make them come true. Some Restrictions apply. Call or stop by your credit union for details.



## **COMPARE RATES** **HFFCU VISA @ 9.90% FIXED**

If you have credit cards at home improvement stores, furniture stores, department stores and other companies that offered you a low introductory offer or deferred payment plan, chances are when the offers run out, you'll be looking at 18-24% interest rates. Most of these high interest rates accrue during your deferment period and come due at the end of the offer. In addition, the high interest rate is then applied to any unpaid balances. Maybe these companies offered a good deal up front. But they get you in the end.

How does 9.90% on a HFFCU Visa card sound? If you need to charge, use our card.



### Access Your Credit Union Accounts Anytime

Need to transfer money between your accounts at 2 a.m.? Out of town, but want to see if a certain check has cleared? Your credit union's Web site is open for business 24 hours a day, seven days a week. With our online service you can:

- Monitor activity and balances on all your accounts.
- Make Transfers between accounts.

It's secured and very easy to use. And best of all, It's free!

**[www.hartfordfirefightersfcu.org](http://www.hartfordfirefightersfcu.org)**  
**OR VIA HOTLINE 1-877-553-5545**



### **A Big Thanks To All Who Make The Credit Union Work**

- The holiday season is a time to show our gratitude to those who touch our lives in many ways: family, friends, and coworkers.
- We would like to take a moment to thank our members that make it possible for our credit union to thrive and prosper. We realize that you, the members of this credit union, have many choices when it comes to deciding where to take your business.
- Thank you for making us your financial service provider.
- Special thanks go out of our volunteers: the people who serve on our Board and committees as well. We realize the demands on everyone's schedule during these hectic times. We appreciate your sacrifice that enables us to put service before profits. Wishing you all a happy, healthy and prosperous new year.

*Regards*  
*Hartford Firefighters Federal Credit Union*

