

Auto Loans...even for “Less Than Perfect Credit”

If you're interested in a New or Used Auto Loan or would like to refinance an existing one, Hartford Federal Credit Union has the loan to meet your needs!

- Up to 110% financing for qualified buyers
- Terms up to 7 years (84 months)
- Optional insurance products for peace of mind



We have options available for those with Perfect or “Less Than Perfect Credit” because we want to get you into the best possible loan at a reasonable rate.



Real Estate Loans

HFCU can help you make the most of your home! Looking to purchase? We offer fixed-rate **Mortgages** with low closing costs and no prepayment penalties!

Use the equity in your home to consolidate debt, pay education expenses, fund home improvement projects, and more! Our low, fixed-rate **Home Equity Loans** are available with terms from 5 to 15 years and feature no closing costs and no prepayment penalties!*

A **Home Equity Line of Credit** provides flexible access to funds with interest-only payments for 10 years, followed by a repayment period of up to 15 years, all with no annual fees, no closing costs, and no prepayment penalties!*

*If loan is paid off within one year, reimbursement of closing costs and appraisal fee is required.

Contact Us

Main Office

964 Asylum Avenue
Hartford, CT 06105
860-527-6663

South Windsor Office

1665 Ellington Road
South Windsor, CT 06074
860-644-0200

Farmington Valley Office

29 Albany Turnpike
West Simsbury, CT 06092
860-651-1400

Stafford Office

70 West Stafford Road
Stafford Springs, CT 06076
860-684-4484

hartfordfcu.com

You're Never Far From A Branch!

Hartford Federal Credit Union members have access to more than 40 branches in Connecticut and 5,400 nationwide! Through the CO-OP Shared Branch network, you can conduct your transactions **free of charge** at participating locations.

To locate a branch, visit co-opsharedbranch.org or call 888-748-3266.



The value you need.

The service you deserve.



About Us

Founded in 1961, Hartford Federal Credit Union (HFCU) is a full service, member-owned cooperative financial institution serving all of Hartford, Tolland, and Middlesex counties.

As a Credit Union, HFCU returns additional income, after operating expenses, back to the member/owner in the form of low-rate loans, competitive savings rates, and low or no-fee financial services.

**Strong.
Safe.
Secure.**



For 32 consecutive years, HFCU has received the prestigious “5-Star Rating” from *BauerFinancial, Inc.*, the nation’s leading independent credit union and bank rating and research firm!

HFCU continues to be rated, “Best of Bauer” for sustained superiority, putting us in the top 5% of credit unions nationally!

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.

Products & Services

Checking & Savings

No-Fee Classic Checking
Student Checking
Take 2 Checking
Share Savings
Gold One Money Market
Share Certificates
Traditional & Roth IRAs

Loans

Home Equity Loans
Home Equity Lines of Credit
Mortgages
New, Used, &
Refinanced Auto Loans
Personal Loans
Platinum, Gold, &
Classic VISA® Credit Cards
Kwik Kash Lines of Credit

Convenience Services

Online Banking with Bill Payer
Mobile Banking
Mobile Check Deposit
e-Statements
Overdraft Protection
CO-OP Shared Branch & ATM Access
Passport Automated Telephone Banking
Wire Transfers

No-Fee Classic Checking

Manage your finances safely, securely, and conveniently with a No-Fee Classic Checking account!

- **No** minimum balance
- **No** monthly fees
- **No** fee for writing checks
- Overdraft Protection available
- Surcharge-free access to over 30,000 CO-OP network ATMs nationwide with your HFCU Debit Card
- **Free** Online Banking with Bill Payer¹
- **Free** e-Statements
- Mobile Banking with Mobile Check Deposit²



The professionalism of the staff and their ability to listen to the members is always lovely to see. I appreciate the personalization of HFCU-it is priceless. I will always be a member of Hartford Federal Credit Union.

-Colleen Braham
Proud member since 2014

Take 2 Checking

Hartford Federal Credit Union’s Take 2 Checking Account offers members a checking account who have prior activity that may not qualify them for a No-Fee Checking. After a period of responsible use, members can transition to a No-Fee Classic Checking.

¹ Monthly inactivity fee may apply. ² Check with your mobile service provider for any charges that may apply for data usage on your mobile device. Mobile Check Deposit requires registration.