



Saratoga Springs Branch
23 Division Street
Saratoga Springs, NY 12866
Monday - Friday: 9am - 5pm
518.583.2323

Ballston Spa Branch
444 Geyser Road
Ballston Spa, NY 12020
Monday - Friday: 9am - 5pm
Saturday: 9am - 1pm

A PUBLICATION OF SARATOGA FEDERAL, A COMMUNITY CREDIT UNION

Same Rate for all Credit Scores

Saratoga Federal is revolutionizing the way members approach their auto loans with a suite of refinancing options designed to save money and level the playing field for all borrowers.

Refinance 100% of your outstanding balance:

Refinance your auto loan with us and we will finance 100% of your outstanding balance - a unique offer you won't find everywhere.

Same Rates for All Vehicles:

New or used, enjoy the same unbeatable rate.

Credit Equality:

All credit scores welcome with the same exceptional rate.

Exclusive Discounts:

Thanku Member Loyalty can help you save money through loan discounts.

Flexible Payments:

Enjoy 60 days to your first payment for added flexibility.

Annual Skip-a-Pay:

Skip a payment when needed, up to 2 times per year.

Why Saratoga Federal?

More than just rates, our goal is to help people in our community by making financial services and borrowing more affordable regardless of credit score.

Rewarding Start:

Receive a \$50 Hoffman's Car Wash Gift Card as a welcome gift when you refinance with us!



Hoffman's Car Wash Gift Card Promotion: Refinance an auto/truck/motorcycle loan from another financial institution and receive a \$50 Hoffman's Car Wash Gift Card. Gift card will be provided at time of loan funding. The credit union reserves the right to discontinue promotion at any time. Must be credit qualified. Minimum credit score 600. Skip-a-Pay: Skip-a-pay is not available in the first 12 months of the loan. Member must be in good standing and not delinquent to qualify. Two (2) skips per loan per year is calculated over a rolling 12 month period.

Loyal Rewards + \$25 Deposit A Win for Local Residents

When you open an account with Saratoga Federal you get:

- \$25.00 deposit to your account
- Unlimited surcharge-free access at Price Chopper/Market 32 ATMs in Saratoga, Warren and Washington Counties
- Limited surcharge-free access at all 300+ Stewart's Shops ATMs
- Limited surcharge-free access at all 30,000+ CO-OP ATMs across 50 states and 10 countries – a larger network than most banks



JOIN TODAY!



*Offer available through 12/31/2024. New member must qualify for membership and open a share account with a minimum deposit of \$2.50. \$25 will be deposited into new member's share account within 60 days of the account being opened. Coupon must be presented to earn bonus. Credit union may discontinue this promotion at any time. Membership eligibility: Must live, work, worship, or attend school in Saratoga County.

Convenience Meets Security

At Saratoga Federal, our Free Checking Account is designed to provide the ultimate in convenience and security, empowering you to manage your finances effortlessly. With this account, you have access to a suite of tools that make daily banking a breeze.

“ Experience the ease of depositing checks and paying bills directly from your mobile device, anytime and anywhere.

For those moments when your balance is low, our overdraft privilege offers a safety net, providing you with the support you need between paychecks.

We take the security of your funds seriously, which is why we offer complimentary Debit Card Protection through the Card Valet app, giving you peace of mind and control over your transactions. Saratoga Federal's Checking Account is not just a financial tool—it's a partner in your financial well-being.

SARATOGAFCU.ORG/CHECKING

A DIFFERENT APPROACH TO LOYALTY REWARDS

.25% discount if you have been a member for at least 5 years	.25% discount if you opt for auto payment transfer	Earn up to 3.00% off published rates thanku
.50% discount if you are a Student Enrolled in College or a Trade School	.50% discount if you have a SFCU checking account	
1.0% discount if you have a SFCU real estate loan	1.0% discount if you have a 680+ credit score	1.00% discount for auto/truck/motorcycle loan refinanced from another financial institution

This offer applies to Fixed Rate Auto Loans, Boat/RV loans, Outdoor Activity Loans, Home Improvement Loans, Personal Unsecured Loans. This program does not apply to variable rate offerings or any other loan type not listed. Discounts may be used individually or combined for up to 3.00% off the highest published rate. College or Trade School Student is defined as anyone currently enrolled in any college or trade school regardless of the term of the enrollment. Discount for auto/truck/motorcycle applies to refinancing of loans from other financial institutions for that particular loan. The credit union reserves the right to discontinue promotion at any time. Must be credit qualified. Please visit saratogafcu.org/rates/loans for applicable loan programs, terms and details.

We open more than just accounts.

Join the family



Ballston Spa Branch
444 Geyser Road | Ballston Spa, NY 12020
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SaratogaFederal.com SaratogaMortgage.org

Looking for a Lower Down Payment?

You find your home and we'll take care of the mortgage. With flexible options and competitive rates, we have a mortgage for everyone. And the best part is, you get the best in mortgage servicing and processing from friendly, local professionals.

FAST CLOSINGS | FLEXIBLE OPTIONS | NEIGHBORLY ADVICE



LOW DOWN PAYMENT MORTGAGE PROGRAM

LOAN TO VALUE	CREDIT SCORE	DEBT TO INCOME	ESCROW	ORIGINATION FEE	PMI
80.1% - 85%	600	45%	REQUIRED	1.50%	NOT REQUIRED
85.1% - 90%	640	45%	REQUIRED	2.00%	NOT REQUIRED
90.1% - 95%	680	50%	REQUIRED	2.50%	NOT REQUIRED

GET \$400 OFF CLOSING COSTS!

Whether you are looking to refinance, upgrade or buy your first home, we offer lending options to fit everyone's needs. Visit SaratogaMortgage.org to get started!

*Limited time promotion available to credit qualifying borrowers. Minimum loan amount of \$100,000. Property must be owner occupied. Private Mortgage Insurance may be waived for loans up to 95% CLTV (Combined Loan to Value) and points of up to 2.50% will apply for loans over 80% CLTV. Tax escrow may be required. The credit union will provide \$400 off closing costs for first mortgage loans with applications submitted by 12/31/2024 through this offer, does not apply to government loans or simple mortgage refinance products. This offer must be presented at time of application. Cannot be combined with any other promotion.

CHECK OUT OUR OTHER MORTGAGE OPTIONS!

Vacation Home

If you have dreamed of owning a second home or vacation home, now is the time. Financing is available to help you purchase, refinance or construct a single family second home / vacation home.

Investment Property Owner Occupied

Good option for individuals who are looking to rent out a portion of their home to tenants. Available for 1-4 family, must be owner occupied residence.

Veteran Affairs (VA)

A VA mortgage allows qualified veterans to purchase a new home with no down payment. A fixed rate provides the security of a monthly payment that will not change.

USDA

USDA loans allow for 100% financing of the property's value with no down payment. Loans are insured by the USDA. Flexible credit requirements.

FHA

Flexible credit requirements and low down payment requirements can help first time buyers purchase their first home.

CREDIT SCORE GOT YOU DOWN?

ALL BORROWERS RECEIVE THE SAME RATE REGARDLESS OF THEIR CREDIT SCORE.

WE BELIEVE EVERYONE SHOULD BE TREATED THE SAME.

At Saratoga Federal, we take a simple approach to lending. We believe some components of a credit score have nothing to do with your payment history or ability to pay. That's why we do not use a credit score to set your rate and terms.

eSuite

A New Era in Digital Banking

NO Monthly Maintenance Fee Options

Instant Issue Debit Cards

Card Fraud Protection
Control from Your Phone
Access to all Stewart's Shops ATMs



eCash



NEVER OVERDRAFT AGAIN.

Linked to Checking
No Transfer Fees
Only Pay Interest if You Use it

Oh, and all of this too...

- Mobile / Online Banking
- ePay: Snap to Pay Feature
- Mobile Deposits
- External Transfers
- eStatements
- Text Alerts
- Audio and Text Banking
- Payroll / Direct Deposit
- Fraud Controls
- Same Day Card Replacement
- 24/7 Account Access
- Thanku Loyalty Discounts
- 30,000+ CO-OP ATM Network
- 5,600+ CO-OP Shared Branches
- 300+ Stewart's Shops ATMs
- 10+ Price Chopper/Market 32 ATMs

Create Your Custom eSuite

With eSuite, you can tailor your checking account, debit card, and eCash Loan to your preferences.



Saratoga Federal is leading the charge in the digital banking revolution with its innovative eSuite of services. This unique approach offers you the freedom to bank digitally while retaining the option to visit a branch. It's a fresh take on banking in the digital age.

Learn more at saratogafcu.org/esuite

NO PMI.
NO application fee
NO appraisal fee.
NO attorney fee.
NO kidding.



Refinance up to
100%
 of your home's value*

Apply today at
saratogafcu.org/cimble

It's that  **cimble**

'cimble' Mortgage Refi is good for refinance only, cash out may be available. Must be primary residence and first lien only. Maximum amount financed is 100% of the combined loan to value (CLTV), not to exceed \$250,000. New York State mortgage tax is required and paid by the borrower. Title Insurance may be required at owner's expense. All loans are subject to credit & property approval. Cannot be combined with other offers. 1.00% origination fee applies. Rates, terms and products are subject to change without notice. Geographic Areas: Only properties located in the following counties will be considered: Albany, Essex, Fulton, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Warren and Washington. Details and additional programs available at www.saratogamortgage.org. Must meet membership eligibility requirements: Live, work, worship or attend school in Saratoga County or have an immediate family member who is a member of the credit union. Federally insured by NCUA.



Investment Advice &
 Financial Planning

SINCE 2006

At Sterling Manor Financial, we've helped clients
 successfully navigate through good markets and bad.



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 FINANCIAL, LLC**



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518-583-4040

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18 Division Street, Suite 202, Saratoga Springs, NY 12866

Sterling Manor Financial, Saratoga's Community Federal Credit Union, and Cadaret, Grant are separate entities. Securities and other products/services are not federally insured by the NCUA, not obligations of the Credit Union, not guaranteed by the Credit Union, and involve investment risk. Saratoga's Community Federal Credit Union has contracted with Cadaret, Grant & Co., Inc. and Sterling Manor Financial to make non-deposit investment products and services available to credit union members.

DON'T LIST IT.

LOVE IT

Transform your home into your dream space with Saratoga Federal's specialized Home Improvement Loan and Line of Credit programs. Whether you're planning a major renovation, updating your kitchen or adding a new room, our tailored financing options are designed to make your home improvement projects a reality. Our commitment is to streamline the process, ensuring you receive the funds you need swiftly and efficiently.

Applying only takes minutes, and you can access the additional equity in your home to bring your vision to life.

- Competitive Rates for All Credit Scores
- Rapid Processing for Quick Project Start
- Up to 100% Loan to Value (CLTV) for Maximum Funding
- Borrow Up to \$250,000 for Large or Multiple Projects
- Zero Pre-Payment Penalty for Flexible Repayment
- No Application Fee to Get Started Immediately
- No Annual Fee for Continued Savings



Invest in your home's value and enjoy the space you've always wanted with Saratoga Federal's Home Improvement Loan and Line of Credit. Apply today and embark on your home transformation journey.

DETAILS AVAILABLE AT SARATOGAFCU.ORG/EQUITY

MONEY MARKET CHECKING

**MAXIMIZE
 YOUR MONEY**

With our Money Market Checking account, our members can tap into a world of benefits that truly maximize their money.

- Unlimited Withdrawals
- Thanku Discounts for Loans
- Free Money Market Checking Account
- Free Paper Statements
- Better Rates without the Long-Term Commitment
- Bill Pay Access
- Mobile Deposits
- External Transfers
- eCash Account



SaratogaFCU.org/checking

Are Car Payments Straining Your Budget?


Paylock is a different approach to car loans.

**LOW
 PAYMENTS**

EXAMPLE PAYMENT: \$20,000 LOAN

PAYLOCK PAYMENT: \$286

COMPETITOR PAYMENT: \$341

 **paylock**



Annual Percentage Rate: Paylock sample payment example based on \$20,000 auto loan financed for 72 months at 0.99% APR is \$286.00. Paylock is a Variable Rate/Fixed Payment loan with an Annual Percentage Rate, which may vary, indexed to the highest Prime Rate in the Wall Street Journal on the last day of each month PLUS 1.00%. Your payment is set at time of application and will not change; instead, the term may be shortened or lengthened. Conversion to a fixed rate option is available at any time during the life of the loan. Currently, the initial annual percentage rate (APR) is "discounted" and will be in effect for the first 6 months of the loan term. After the first 6 months of the loan term the rate will reflect Prime Rate PLUS 1.00%. As of 12/31/23, the highest Prime Rate was 8.50%. Promotional rates expire 12/31/24. The credit union reserves the right to discontinue promotion at any time. Must be credit qualified. Minimum credit score 600. Details available at www.saratogafcu.org/paylock. Federally insured by NCUA. Competitor payment sample based on \$20,000 auto loan financed for 72 months at 7.00% APR* is \$341.00.

PRODUCTS & SERVICES

- eServices
- Account Alerts
- Bill Pay
- CardValet
- Debit Cards
- External Transfers
- Mobile App
- Mobile Check Deposit
- Loan Accounts
- Auto Loans
- Boat Loans
- Child Care Loans
- Credit Cards
- Home Loans
- Mortgages
- Motorcycle Loans
- Personal Loans
- Recreational Vehicle Loans
- Student and Educational Loans
- Deposit Accounts
- Free Basic Checking
- Premier Checking
- High Yield Checking
- Money Market Checking
- Holiday Club Accounts
- Savings Accounts
- Student Accounts
- Vacation Club Accounts

ACCESS

- 30,000 CO-OP ATMs
- 5,600 Shared Branches
- 11 Price Chopper / Market 32 ATMs
- 300 Stewart's Shops ATM Access
- 24/7 Online Mortgage Application
- 24/7 Online Account Opening
- 24/7 Online Credit Application
- 24/7 Member Service Call Center
- 24/7 eTeller Phone Banking
- 24/7 Text Banking

BENEFITS

- Auto, Life & Homeowners Insurance Discounts
- College Scholarship Program
- Defensive Driving Course Discounts
- H&R Block Discounts
- Member Loyalty Discounts
- Skip-A-Pay Program
- Mobile Phone Discounts
- Turbo Tax Discounts

ATM ACCESS

Made Simple.



ENJOY SURCHARGE- FREE TRANSACTIONS IN SARATOGA, WASHINGTON AND WARREN COUNTIES!

No ATM Surcharges.



SEARCH FOR
SURCHARGE-FREE ATMS



3,500+ Locations and Growing



The expansion of Shared Branching is revolutionizing banking accessibility. Saratoga Federal is proud to be part of this impressive network of over 3,500 branches across the country and growing. This extensive network is a game-changer for families who are mindful of their budget, offering an efficient way to manage finances while saving time with a branch close to you wherever you may be locally, across town or across the country.

Imagine the convenience of accessing your money easily, no matter where you are in the country. Whether you're traveling, relocating, or simply out and about in your own town. At each of these 3,500+ Shared Branch locations, you can perform a variety of transactions just as you would at your home branch. Need to make a deposit, withdrawal, or a loan payment? No problem. Just have your credit union Member/Account Number and a valid government-issued photo ID handy.

Saratoga Federal's commitment to Shared Branching means banking that's not only more accessible but also focused on saving you time, with a branch close by wherever you may be. It's about ensuring that families keep more of their hard-earned money and save time for the things that truly matter in life.

FIND A BRANCH NEAR YOU

Check out more locations using the QR code or by visiting SaratogaFederal.com



TRANSFER YOUR CREDIT CARD BALANCES FOR A LOWER RATE

Plus, get all the perks you love.

- 5,000 Bonus Incite Rewards Points*
- Lifetime Balance Transfer & Cash Advance
- Same Rate for All Credit Scores
- Rewards on Every Purchase
- Same Day Pick-up
- No Annual Fee

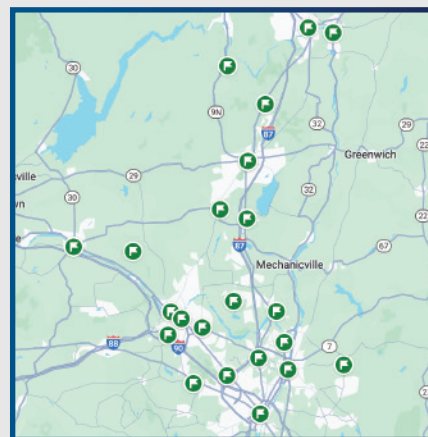


TRANSFER YOUR BALANCES TODAY AND SAVE!
SARATOGAFEDCU.ORG/TRANSFER

*Bonus Incite Points: New cardholders will automatically receive 5,000 Bonus Incite rewards points for opening a credit card account. Rewards will be posted within 60 days of account opening. Not applicable to existing cardholders. Credit score 600+.

75+ CAPITAL REGION BRANCHES

Albany | Amsterdam | Ballston Spa | Brunswick
Clifton Park | Cohoes | Colonie | Corinth
Glens Falls | Glenville | Guiderland | Halfmoon
Hudson Falls | Latham | Malta | Niskayuna
Rotterdam | Saratoga Springs | Schenectady
Scotia | Troy | Wilton



OPEN YOUR ACCOUNT
NOW!

