

Saratoga Federal's C.L.A.S.S. Account: Empowering Student Finances

Heading off to college? Saratoga Federal has your back with the College Loan And Student Services (C.L.A.S.S.) Account, specially tailored for students' unique financial needs. Here's what you can expect:

Scholarship Awards: We're committed to supporting your education. That's why we offer up to \$1,500 in scholarship awards. The deadline to apply is **January 5th, 2024**. Learn more at www.saratogafcu.org/scholarship.

Student Checking: No minimum balance or monthly fees, plus your first order of checks is free.

24/7 Account Access: Access your funds on and off-campus with a Debit Card. Plus easy account management and bill pay services at your fingertips with online and mobile banking. Making it simple to transfer money when you need it most!

Extensive ATM Access: Unlimited free access at Price Chopper/Market 32 ATMs in Saratoga, Warren and Washington counties. Limited surcharge-free access at 300+ Stewart's Shops and 30,000 CO-OP ATMs.

Student VISA & Discounted Loan Rates: Low-rate credit card with no annual fee for responsible credit building. And, enjoy special rates when you need additional financial support with our flexible loan solutions.

Tuition Loans: Need financial support for private schools, trade schools, or your 2 or 4-year college/university education? With our Tuition Loan, you can borrow up to \$5,000 per school year at low rates and pay as little as \$68 per month. Saratoga Federal is here to empower your educational journey.



BORROW UP TO
\$5,000
PER SCHOOL YEAR

LOW
RATES

PAY AS LITTLE AS
\$68/MONTH*




Annual Percentage Rate (APR) for Tuition Loans, which may vary, will be indexed to the highest Prime Rate in the Wall Street Journal on the last day of each month, plus 2.00%. As of 7/31/23 the highest Prime Rate was 8.50%. Sample payment based on a \$5,000 loan for a 120-month term at 10.50% APR is \$67.47. Borrow up to \$5,000 per school year with a \$15,000 maximum aggregate amount borrowed. Must be credit qualified. Minimum credit score of 600. Credit Union is federally insured by NCUA.

Skip-a-Pay: A Breather for Your Finances

Life's unexpected expenses can throw off even the best financial plans. Saratoga Federal understands that sometimes, everyone deserves a little financial flexibility. That's where "Skip-a-Pay" comes in - it's your opportunity to catch a break when you need it most.

With Skip-a-Pay, you can skip a loan payment without hassle. It's like hitting a pause on your finances, allowing you to focus on what truly matters in your life. This fantastic benefit is available to anyone with eligible loans at Saratoga Federal.

Here's why Skip-a-Pay is a game-changer:
Twice a Year Flexibility: You can use Skip-a-Pay up to two times a year, giving you the flexibility to manage your finances according to your needs. Whether it's an unexpected medical bill, a home repair, or simply the desire for a little extra spending money, Skip-a-Pay is here to help.



Skip your loan payments when you need extra cash.

saratogafcu.org/skip

*Please note some loan programs are not eligible for skip-a-pay including first mortgages, CU Student Choice Student Loans, closed-end home equity programs are excluded. 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. Member is responsible for stopping any automatic payments or payments scheduled through another financial institution. Receipt of this form does not guarantee eligibility. See more details at SaratogaFederal.com.

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/cimple

It's that



cimple

NFP

OwnersChoice
Funding
Your home lending partner

*'cimple' 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.

Get the Funds You Need to Transform Your Home

In today's housing market, where interest rates are on the rise, more homeowners are choosing to stay put and invest in their existing homes. Saratoga Federal understands that enhancing the comfort and value of your home is a priority, and they're here to make it easier than ever with their Home Improvement and Home Equity Loans.

Make Your Dream Home a Reality
From kitchen remodels to upgrading your HVAC system, Saratoga Federal's Home Improvement and Home Equity Loans are designed to help you create the home of your dreams. As the real estate market continues to see high prices and limited inventory, investing in your current property can be a smart move. Not only will you enjoy the improvements, but you'll also boost the value of your home.

HOME IMPROVEMENT LOANS

BORROW UP TO

133%

OF YOUR HOME'S VALUE

USE FOR HOME IMPROVEMENT & REPAIRS

HOME EQUITY LOANS

BORROW UP TO

100%

OF YOUR HOME'S VALUE

USE FOR ANY PURPOSE + HOME IMPROVEMENT

Now is the time to create the home you've always wanted. Contact Saratoga Federal to explore your financing options and embark on your journey to a more comfortable, valuable home.

Refer to our Home Equity Early Disclosure provided at time of application for complete details. Geographic Requirements: Albany, Essex, Fulton, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Warren and Washington. Details available at www.SaratogaFederal.com.

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

Consistently in the top 1% of Realtors in the Greater Capital Region!

DIEHLDONE
TEAM AT KELLER WILLIAMS CAPITAL DISTRICT

PLANNING TO
SELL OR BUY
A HOUSE?



CONTACT US

MARY DIEHL GIBSON

Team Leader

Licensed Real Estate Salesperson

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o.518.693.1081

marydiehl@kw.com

KELLERWILLIAMS


Each office is independently owned and operated. Equal housing opportunity. If you are currently listed with another broker, please disregard. It's not our intention to solicit the offerings of other brokers, we fully cooperate with them.


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





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 8/31/2023, the highest Prime Rate was 8.50%. Promotional rates expire 12/31/2023. 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
- Travel & Entertainment Discounts
- Turbo Tax Discounts



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

No ATM Surcharges & No Foreign ATM Fees!



SEARCH FOR
SURCHARGE-FREE ATMS



LOCAL POSTAGE CUSTOMER

PRSR STD
ECRWSS
U.S.POSTAGE
PAID
EDDM Retail

SHARED BRANCHING
BRINGS NATIONWIDE
CONVENIENCE

For hardworking families on a tight budget, every penny saved matters. Saratoga Federal gets that. With Shared Branching, access your money without those pesky ATM fees that can quietly eat away at your savings.

On the road or out of town? No worries. Choose from over 30,000+ ATMs or one of the 70+ Local Shared Branch Locations. Avoiding just two \$3 ATM fees a week can save you \$312 annually! That's grocery money, school supplies, or a family treat.

The reach of Saratoga Federal extends to over 5,600 Shared Branches worldwide. Handle basic transactions — from deposits and withdrawals to loan payments. Just bring your credit union Member/Account Number and a valid government photo ID.

With Shared Branching, Saratoga Federal is making banking accessible and affordable for every hardworking family. Because the less you spend on fees, the more you keep for what truly matters.

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!
SARATOGAFEDERAL.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+.

70+
LOCAL LOCATIONS

5,600+
NATIONWIDE

