



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

Local Credit Union Saves Community Members Big

Saratoga Federal, a financial cooperative serving the Saratoga Springs area since 1945, has saved hardworking members massive amounts of money through the years. "Our primary goal is to help people in this community by making financial services more affordable, like car loans, checking accounts, personal loans for big purchases or debt consolidation and home improvement loans," says Saratoga Federal President/CEO, Don Denofio. "This means lower payments and fees for all of our members so they have more money in their pocket to

afford everyday expenses like groceries, fuel and taking care of their families. Helping our members afford life is of the utmost importance to us."

Throughout the years the credit union has grown to serve the entire county of Saratoga, providing fair loans and affordable banking options. As a local resident, you can save big too.

Visit **saratogafcu.org/thanku** for more information.

Up to 3.00% Off Your Loan Rates + \$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
- Qualification for relationship-based discounts of up to 3.00% off our loan rates.



*Offer available through 12/31/2023. 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 b 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.

A DIFFERENT APPROACH TO LOYALTY REWARDS

eCash: The Simple Solution to Debt Consolidation

Dealing with credit card debt can be overwhelming, and Saratoga Federal understands the challenges many face. That's why they're introducing a revolutionary approach to debt consolidation with their groundbreaking eCash solution. With a belief that everyone deserves a straightforward way to consolidate credit card debt, eCash is here to make it happen.

66 eCash is an easy way to get up to \$20,000 to consolidate debt.

With eCash, you can streamline the debt consolidation process effortlessly. The program allows for direct fund transfers into your checking account, eliminating the hassle of lengthy approval processes and paperwork. Managing multiple high-interest credit card balances becomes a breeze as eCash enables you to pay off each one systematically, freeing you from the stress of juggling multiple debts. Most importantly, eCash provides a path to escape high-interest credit card debt, ensuring your financial future remains secure.

Empowerment Through Financial Control

What sets eCash apart is the empowerment it offers. By providing immediate access to your funds, eCash puts the financial control back in your hands. No longer do you need to be weighed down by high-interest credit card debt. With eCash, you regain control over your finances and experience the freedom of being debt-free.

eCash

Everyone deserves an easy way to consolidate credit card debt saratogafcu.org/ecash

We open more than just accounts. Join the family



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 above. Thanku discounts may be used individually or combined to discount rates up to 300% off the published rates. 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. Current Educational Employee is defined as anyone currently employed by a school district regardless of position or title. Enrolled in College or Trade School Student is defined as anyone currently employed by a school district regardless of position or title. Enrolled in College or Trade School Student is defined as anyone currently employed by a school district regardless of position or title.

SaratogaFederal.com SaratogaMortgage.org



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.

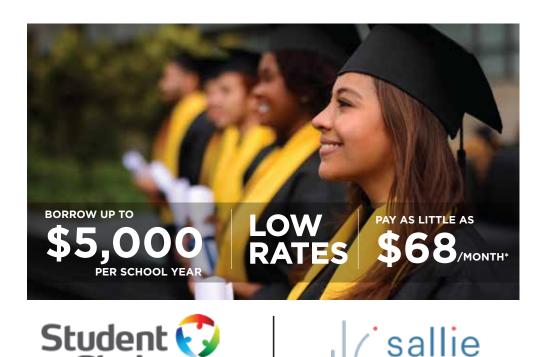
Student Checking: No minimum balance or monthly fees, plus your first order of checks is free.

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.



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.

CREDIT SCORE

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.



- Mobile / Online Banking
- ePay: Snap to Pay Feature
- Mobile Deposit
- Fraud Controls Same Day Card Replacement
- 24/7 Account Acces

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.



*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.

- External Transfers
- eStatements
- Text Alerts
- Audio and Text Banking
- Payroll / Direct Deposit

- 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

of your home's value*

Apply today at saratogafcu.org/cimple

It's that imple

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

NFP

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





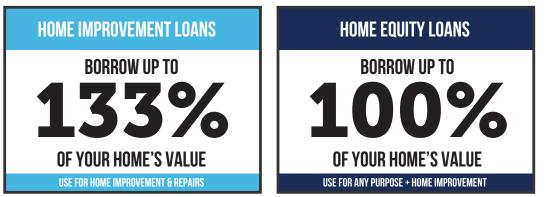
OwnersChoice Funding

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.



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. Geographical 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.

Da'

- 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





marydiehl@kw.com

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.

SaratogaFCU.org/checking

Are Car Payments Straining Your Budget?

Paylock is a different approach to car loans.

LOWEXAMPLE PAYMENT: \$20,000 LOANPAYLOCK PAYMENT: \$286PAYMENTSCOMPETITOR 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. 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
- II 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



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

No ATM Surcharges & No Foreign ATM Fees!







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



Platinum

LOCAL POSTAGE CUSTOMER

PRSRT 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

> 70+ LOCAL LOCATIONS 5,600+

NATIONWIDE

- Program
- Defensive Driving Course Discounts
- H&R Block Discounts
- Member Loyalty Discounts
- Skip-A-Pay Program
- Travel & Entertainment Discounts
- Turbo Tax Discounts



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











This credit union is federally insured by NCUA. Membership eligibility required. Membership eligibility: Must live, work, worship, or attend school in Saratoga County. Equal Housing Lender.

