We make a meaningful difference in the financial well-being of the members and communities we serve.
At each annual meeting we review the past year and present a roadmap for the current year. This is our 71st year and you ask what more can change? Rules change, laws change, the economy changes, our membership demographics change and technology changes. All these changes are out of our control but we can change how we integrate these changes into our members’ lives.

The financial world is very complex and competitive and in order to maintain our edge in the Saratoga County playing field we have had to adopt new products and services continually. Our members have responded positively to these but we must not forget the basic purpose of our credit union is not to compete but to serve. To do that we want to go “back to the basics” and simplify our service. It was interesting to learn that in 2006 Christina Aguilera recorded an album titled Back to Basics. Some of her songs were “Back in the Day”, “Here to Stay”, “Thank You”, and “Welcome”. These are credit union expressions and we could write lyrics to go with these titles. I also found the AA’s successful 12 Step program is called Back to Basics. There is a Back to Basics Outreach Ministry, a Back to Basics Natural Foods grocery, a Back to Basics Western Store, and even Back to Basics Dog Food. So it would appear that instead of trending we are joining those who support stressing simplicity, adhering to fundamental principles, approach to uncomplicate our complicated lives all with an emphasis on tradition. Going back to basics was the hallmark of the great Vince Lombardi. It was his coaching passion as he started each season by introducing the football to the players. Rephrasing his 5 reasons for returning to the basics:

1. **New or Forgotten**
   - We learn something new or forgotten.

2. **Reconnect**
   - We reconnect with old members and connect with new and potential members.

3. **Re-Ignite Our Passion**
   - Going back to basics is a refresher course which can re-ignite our passion for our purpose.

4. **Advancements**
   - We can catch up on advancements in our industry and measure their appropriateness for our credit union.

5. **Together**
   - Going back to basics keeps everyone on the team, board, management and staff on the same page.

We are going to bring you back to basics with still the most up to date tools available to enhance and simplify your financial transaction experiences. We are here to serve you and assist you in any way we can.

I would like to thank the Board of Directors, management and our great staff for their hard work, dedication and commitment to the success of your credit union.

Thank you for choosing Saratoga’s Community Federal Credit Union to be your financial institution. We hope you are enjoying all the benefits of membership and that you will invite and encourage your family and friends to join also.

With warmest regards on behalf of the Board of the Directors, I remain
Jane Decoteau, President/Chairperson
First I would like to thank the members of the Supervisory Committee Kari Cushing & Lynn Goodness for their time and input. On behalf of The Committee, I would like to thank both management and staff for their commitment to both the Credit Union and Members.

Bringing quality services to our members and providing for our members’ needs in a professional, friendly and courteous way is something our Board of Directors and staff has taken great pride in over the years. Staff education is ongoing and you can see results. The Committee continues to monitor the internal workings of the Credit Union through quarterly and annual audits, and I am happy to report that our Credit Union continues to be financially and operationally safe and sound.

Management and staff have served our members faithfully for another year while keeping up-to-date with the various changes in rules and regulations which seem to increase every year. We especially thank the employees for learning and implementing the many new services that management has started in order to keep our Credit Union competitive with larger institutions. Our members have trusted us for over 70 years and can be assured that we will continue to maintain the highest level of vigilance and integrity today and every day.

I would encourage every member to let us know how you feel about our decisions and our member service. We can only serve you by getting your feedback. Your input in running your Credit Union will help us continue to grow and keep Saratoga’s Credit Union one of the best financial institutions in Saratoga County.

Respectfully,
Richard Thompson, Supervisory Committee Chairperson

### Financial Highlights

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### Year End Membership

- 2000: 4,391 members
- 2005: 4,857 members
- 2010: 5,293 members
- 2015: 5,032 members