

# GRAND OPENING

**NOW OPEN! SARATOGA PLAZA BRANCH**

189 Ballston Avenue (Route 50), Saratoga Springs, NY 12866



## YOUR CREDIT SCORE SHOULDN'T DEFINE YOU

Bank where everyone gets the same rate regardless of credit score.

**AUTO  
REFI' SPECIAL 3.50%  
APR\***

We're so much more than a good rate.

### Auto, Truck, Motorcycle Refinance

24 Month Term at 3.50% APR\*  
36 Month Term at 4.00% APR\*  
48 Month Term at 4.50% APR\*  
60 Month Term at 4.75% APR\*  
72 Month Term at 5.25% APR\*

Credit Scores of 600+ Welcome  
Same Rate for All Credit Scores  
Same Rate for New & Used Vehicles  
No Vehicle Age or Mileage Restrictions  
No Payments for 60 Days  
Skip-a-Pay when you are Short on Cash



189 Ballston Avenue, Saratoga Springs, NY 12866

444 Geyser Road, Ballston Spa, NY 12020

Mon-Fri 9:00 AM - 5:00 PM & Sat 9:00 AM - 1:00 PM

**SaratogaFederal.com | 518.583.2323 | SaratogaMortgage.org**

**NEW**

\*Annual Percentage Rate.

Promotional rates are effective as of 2/1/2025. Credit Union may discontinue these promotions at any time. Offers are not valid to refinance existing Saratoga Federal fixed rate loans. Auto loan sample payment based on a 24 month Auto Loan at 3.50% APR\* is \$43.20 per \$1,000. No payments for up to 60 days available, interest will continue to accrue. Credit qualified borrowers. Additional rates and terms available at [www.saratogafcu.org/GrandOpening](http://www.saratogafcu.org/GrandOpening).



36880-NEW-0325

## OUR BRANCH NETWORK IS GROWING

We are excited to announce **First Choice Financial** has joined the Shared Branching network, now providing branch access to members in Gloversville and Broadalbin. Banking with Saratoga Federal has never been so convenient. Enjoy access to your Saratoga Federal accounts at any of the following local credit unions.



## SAVE MONEY & WIN THIS TAX SEASON

Members can **save 20% on TurboTax®**, whether you file yourself or have an expert file for you. Or **save up to \$25** on in-office tax prep services from **H&R Block** and get your taxes done by professionals. Plus, enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes. Terms and details available at <https://taxservices.lovemycreditunion.org>.



Scan the QR code to start today and save!

## PAY YOURSELF BACK

Make your refund work for you with our short-term share certificate special that pays big. Limited time special rate with the benefit of short-term savings.

**SHARE  
CERTIFICATE  
SPECIAL**

**4%**  
APY\*

**Terms:** 30 days to 6 months  
**Low Minimum to Open:** Only \$500

**Valid on new deposits only.**  
Tax refunds are new deposits!

## DON'T GET A MORTGAGE ONLINE, WHEN YOU CAN WORK WITH AN EXPERT IN PERSON.

Buying or refinancing a home is one of the biggest decisions you'll make. Why go online when you can work with a local expert who knows you and your needs? As a not-for-profit organization, we're able to offer highly competitive rates and fees—all while staying committed to serving our community. **Give us a call and see our passion for mortgages come through.**



**Howard Litwak**  
Mortgage Loan Originator  
518.583.2323 x119  
[mortgage@saratogafcu.org](mailto:mortgage@saratogafcu.org)  
NMLS #1914414

## NOTIFICATION

Effective July 1, 2025, the funds availability policy will be adjusted. The changes include increasing the next-day availability amount from \$225.00 to \$275.00. Previously, longer delays may apply if you deposited checks totaling more than \$5,525.00 on any one (1) day. This amount is increasing to \$6,725.00. Any reference of \$5,525.00 in the "Special Rules for New Accounts" section will be increasing to \$6,725.00. The funds availability policy is available on the website at [www.saratogafcu.org/forms](http://www.saratogafcu.org/forms).

\*Annual Percentage Yield (APY). Dividend Rate 3.93%. Dividends compound monthly. Penalty may be imposed for early withdrawal. Minimum balance to open is \$500. Share Certificate does not automatically renew and is for new money deposits only. Advertised rate and APY are offered at the credit union's discretion and may change daily. We may impose a penalty if you withdraw any of the principal before the maturity date. For 30 to 60 days Certificate accounts, the amount of the early withdrawal penalty is 30 days dividends. For all other certificate accounts, the amount of the early withdrawal penalty for your account is 90 days dividends; early withdrawal penalty could reduce earnings on the account. Membership eligibility: Must live, work, worship, or attend school in Fulton, Montgomery, Saratoga, Washington or Warren County.



*Time to Celebrate!*

**80** YEARS  
Est. 1945

## ANNUAL MEETING & MEMBER APPRECIATION DAY



**JUNE 14th**  
1:30PM to 3:30PM  
Burgess Kimball Park

Bring your family and join us for lunch and Ben & Jerry's ice cream at the Burgess Kimball Park (Pavilion 2) in Ballston Spa as we celebrate our 80th anniversary! This milestone wouldn't be possible without you, our members. Thank you for your support and allowing us to be part of your financial journey.

*We hope to see you and your family there, no reservations required.*

### BOARD OF DIRECTOR NOMINATIONS

As a credit union member, you have the ability to petition for a position of the credit union's Board of Directors. Two board seats are available for 2025. A nominee must prepare and submit the Application for Nomination, the Statement of Consent to Serve, and the Petition forms. The Nominating Committee must receive the completed forms at the credit union office, 189 Ballston Avenue, Saratoga Springs, NY 12866 by April 23, 2025, 4:00 PM. The forms can be obtained from the Nominating Committee by calling 518.682.3354.