

Banking Security - What You Need to Know

You have undoubtedly heard about data breaches and increased fraud reports on the news. Cyber criminals are becoming more sophisticated as time goes on, but your credit union has the tools to keep your accounts safe. Use the following tips to ensure that you stay ahead of the curve.

Banking Safety Tips

Keep your information safe.

Passwords - everybody's got them. But you don't have to make it easy for the fraudsters to get a hold of them and use them against you. Make sure to choose strong passwords and change them every 6 months. Strong passwords should include a combination of letters, numbers, sometimes special characters and should not be something that can be easily guessed. If you choose to write them down, keep them in a secure place.

Trust your gut.

Ever find yourself saying, "I've got a bad feeling about this..."? If you receive a text message, email or phone call that you think is suspicious, it may very well be. In any case, it is good practice to ignore or discontinue the communication and contact the credit union directly to inquire. Our representatives would be happy to confirm or deny the validity of a communication you received.

Be informed on your own account.

It's your money and you should know where it is and where it is going. Saratoga's Credit Union has multiple tools to help you keep track of your accounts. (See inside for details.)

See something, say something.

If you see a suspicious transaction on your account, notify the credit union immediately. We care about your account safety and are more than willing to clear up suspicious transactions.

Keep up to date on recent fraud reports on our website at www.saratogafcu.org and if you have any questions, call the credit union at 518.583.2323.

Talk About Savings

Save 10% on Sprint monthly data service plus enjoy waived activation and upgrade fees. Even if you are a current Sprint customer you can enjoy this discount.

Claim your discount with Corporate ID: NACUC_ZZM



Call
877.728.3428



Visit our website
www.saratogafcu.org



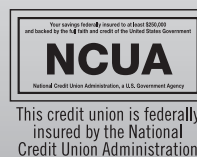
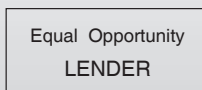
www.saratogafcu.org

Saratoga Springs Service Center
23 Division Street
Saratoga Springs, NY 12866

Phone: 518.583.2323
Fax: 518.583.9143

New Office Hours:
Monday – Thursday 9:00 am to 5:00 pm
Friday 9:00 am to 6:00 pm

Executive Offices
433 Broadway
Suite 204
Saratoga Springs, NY 12866



Notification of Fee Changes

The following changes will be made to our Fee Schedule, effective December 1, 2015:

- Account Research Fee increased from \$20.00/hour to \$25.00/hour
- Escheat Fee (on accounts deemed legally abandoned property) set to \$100.00
- Subordination Agreement set to \$250.00
- Legal Processing increased from \$50.00 to \$100.00 plus \$25.00/hour if additional research is needed.

Enclosed you will find our Fee Schedule with changes to fees highlighted. And as always, our Fee Schedule is available by request at the branch, online at www.saratogafcu.org or by phone request at 518.583.2323.

Holiday Closings

Monday, October 12
Columbus Day

Wednesday, November 11
Veteran's Day

Thursday, November 26
Thanksgiving Day

Thursday, December 24
Open 9:00 AM - Noon
Christmas Eve

Friday, December 25
Christmas Day

www.saratogafcu.org

Division Street Office Hours Changing October 1, 2015

We would like to announce a change in our Division Street office hours. While overall transaction activity continues to increase, branch lobby transactions continue to decrease as a result of members performing remote transactions. With the growth of home banking, direct deposit, payroll deduction, surcharge-free ATMs, 24/7 call center services, and most recently remote check deposit and the expansion of shared branching, we have seen a substantial decrease in Saturday transactions. As a result, we will be changing our hours by closing on Saturday. The office will also close at 5:00 PM on Thursday.

We arrived at our decision after identifying the number of members that transact business on Saturday as well as other days of the week, and found that many were in the office multiple times during the week. Our in-branch survey indicated that only a small amount of members actually visited the lobby on Saturday because of all the new alternatives available to them. In addition, many members lived or worked in the area of one of our **32 shared branch locations**, making it more convenient for them to transact business on a daily basis at those locations.

Adding to the convenience of self-service, we will enhance the ATM/Kiosk at our Division Street location. This will be state of the art equipment, and will be available for members to transact credit union business twenty-four hours a day, seven days a week. Deposits, withdrawals, loan payments, balance inquiries and transfers will be available at no charge.

Our hours may have changed, but we have identified options to leverage our technology investment to increase productivity and provide members with an enhanced self-service experience. We encourage everyone to take advantage of the multiple delivery channels, available in this issue of Saratoga's Connection, to make your banking experience more convenient.

Don Denafio

Chief Executive Officer

Let me share a recent member experience as a result of our multiple delivery channels . . .

A credit union member and his wife were up in Schroon Lake for a few days. They had been searching online for a car, found one and negotiated with the seller. They knew that they could access WiFi at the Schroon Lake Library but on the way to the library they saw a sign stating that WiFi is now available at the Schroon Lake Golf Course. They turned around, went back to camp and grabbed a couple of beers and walked the couple of minutes to the golf course with their iPad and beverages. They sat in a couple of Adirondack chairs overlooking the golf course and 3 minutes later were done with the application, and only 2 sips of beer. The credit union called them 5 minutes later with the loan approval.

That's Access, Convenience and Member Service!

Account access is not a term Saratoga’s Credit Union uses lightly. When we say we are everywhere, we mean it. Discover all of the ways you can access your account.

WE ARE GROWING AND BRANCHING OUT

Albany
Ballston Spa
Clifton Park
Cohoes
Colonie
Corinth
Glenville

Glens Falls
Hudson Falls
Latham
Niskayuna
Saratoga Springs
Schenectady
Troy



Credit union members are now able to bank at all CAP COM FCU, Sunmark FCU, First New York FCU, Hudson River Community CU, Community Resource FCU and School Systems FCU locations.

These additional branch locations can assist credit union members with deposits, withdrawals, transfers and loan payments.

There are now 32 area branch locations. Find a location near you.



VISIT

www.saratogafcu.org and use our Branch Locator.



CALL

888.SITE.CO-OP
(888.748.3266) to find a location near you.



MOBILE

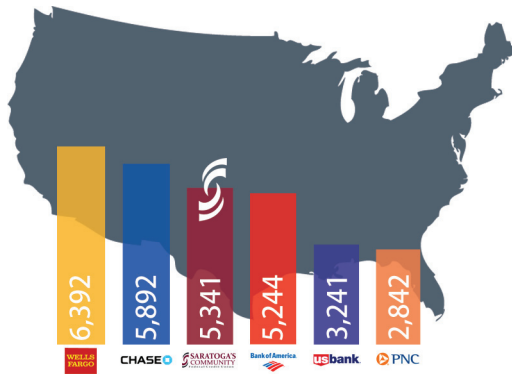
Download the app.



iPhone®



Android®



Compare Credit Unions to Big Banks

Credit union Shared Branch locations rival big banks from coast to coast. With over 5,000 branch locations and 28,000 surcharge-free ATMs to choose from, banking with a credit union has never been more convenient.

Branches & ATMs Coast to Coast

5,000 BRANCHES NATIONWIDE

28,000 SURCHARGE-FREE ATMS

Sprig is Your Virtual Credit Union

Can't make it to one of our convenient branch locations? With the Sprig app you don't have to! Manage your credit union accounts with this handy app.

- ✓ Check balances & account history
- ✓ Transfer between accounts
- ✓ Make check deposits
- ✓ Sync up your other credit union accounts and manage all of your accounts in one place



Find the app on the Apple iTunes® or Google Play® stores. Just search for Sprig by CO-OP.

Take care of your bills in 3 EASY STEPS.

- 1 Pick a bill you want to pay.
- 2 Enter bill info.
- 3 Choose how much and when.

With Bill Pay It's That Easy

The convenience of paying your bills online, all in one place, is just one of the many benefits of being a member at Saratoga's Credit Union. You can securely manage and pay your bills right through online banking. No need to mail out checks or visit each billing website to pay your bills. Just login, pick the bills you want to pay, enter the amounts and get on with your day.

Log into online banking and get started today! www.saratogafcu.org

Instant Issue Debit and Credit Cards

Your credit union understands that you need convenient access to your money, which is why we brought on an instant issue card program. The days of waiting for your card by mail are over. The credit union is excited to announce that instant issue cards are now available.

Open a checking account and walk out with your new debit card. If you need a credit card, walk out with one today. Should you lose your debit card or damage the magnetic strip you can get your replacement card today. Forgot your PIN? Visit our Saratoga Service Center and instantly change your PIN. Enjoy the convenience of instant issue from your local credit union.

Why You Need a Debit Card

- ✓ Accepted anywhere Visa® is accepted
- ✓ Make purchases in-store and online
- ✓ Withdraw cash from over 28,000 surcharge-free ATMs, including Stewart's ATMs
- ✓ Deducts from your Link or LinkFlex account
- ✓ Safer than cash and more convenient than checks
- ✓ Track your spending online with eBranch or on-the-go with the Sprig app

