

## Community Corner

Saratoga's Credit Union is excited to offer our services to the members of the Adult and Senior Center of Saratoga. The credit union will be offering a four part series throughout 2015 on financial fitness with topics including budgeting and credit reports. In addition a credit union representative will visit the Senior Center on the first Wednesday of the month to provide onsite banking with our CU @ the Senior Center program. These programs give Saratoga's Credit Union the opportunity to be an advocate for our members and a financial resource for our community.



**Banking Services**  
2:30 - 3:30 PM

The credit union is also performing a Financial Fitness Series which will occur quarterly throughout 2015. The first in the series was held on Thursday March 19, 2015 at the Senior Center and went over monthly budgeting.

## About the Adult and Senior Center

Celebrating its 60th anniversary this year; the Adult and Senior Center of Saratoga is a non-residential community center located in the heart of downtown Saratoga Springs. The mission of the Adult and Senior Center of Saratoga is to empower seniors to achieve and maintain personal independence and individual well-being.



For more information visit  
[www.saratogaseniorcenter.org](http://www.saratogaseniorcenter.org).

## School Banking Program Expanding

In January 2015 the credit union was pleased to welcome Division Street Elementary School into our School Banking Program. The credit union now has branch locations throughout all schools in the Saratoga Springs City School District, as well as at St. Mary's of Ballston Spa, St. Clement's, Malta Montessori and Saratoga Central Catholic.

### What is School Banking?

The credit union School Banking Program was created to engage adolescents in the importance of saving money and spending wisely. At the same time we provide full banking services to students, parents, teachers and staff right at their school location. In addition classroom presentations and activities are available for teachers to schedule.

For more information and our School Banking Schedule visit  
[www.saratogaeducators.org](http://www.saratogaeducators.org).

## Money **tidbit**

Saratoga's Community Federal Credit Union was in the red -\$55.23 at the end of 1946. But the credit union spirit of "people helping people" prevailed and one teacher member held a card party to raise money for the credit union.



[www.saratogafcu.org](http://www.saratogafcu.org)

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

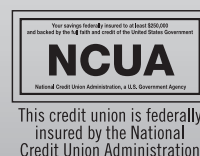
Phone: 518.583.2323  
Fax: 518.583.9143

**Office Hours:**  
Monday – Wednesday 9:00 am to 5:00 pm  
Thursday – Friday 9:00 am to 6:00 pm  
Saturday 9:00 am to 1:00 pm

**Executive Offices**  
433 Broadway  
Suite 204  
Saratoga Springs, NY 12866



Equal Opportunity  
LENDER



# saratoga's Connection

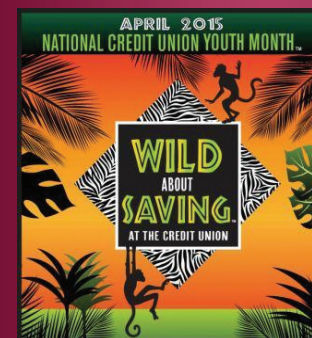
Your Quarterly Credit Union Resource  
Spring 2015

## Get "WILD" About Savings

National Credit Union Youth Month is here! What began as Credit Union Youth Week, back in 2002, has now evolved into a whole month of engaging youth in financial education.

At Saratoga's Credit Union, we understand the value of teaching our youth the importance of saving money and learning financial responsibility. Throughout the month of April, the credit union will encourage our young savers to practice financial responsibility and get "WILD" about savings.

Visit our website at [www.saratogafcu.org](http://www.saratogafcu.org) for tools and suggestions on how to get your young ones on the path to financial success.



## Holiday Closings

Memorial Day  
Monday, May 25

Independence Day  
(observed)  
Friday, July 3

Independence Day  
Saturday, July 4

[www.saratogafcu.org](http://www.saratogafcu.org)

INTRODUCING

# FIRST TIME AUTO BUYER PROGRAM

Everyone remembers their first car, but what you might not remember is how you financed it. At Saratoga's Credit Union, we believe everyone deserves a fair chance, especially when it comes to auto loans.



Your first auto buying experience should be a good one and we want to be a part of it. Whether you are looking to purchase your first vehicle or you know someone who is, come by the credit union for a good deal and friendly service.

Apply online at [www.saratogafcu.org](http://www.saratogafcu.org) or visit our Saratoga Service Center at 23 Division Street, Saratoga Springs.

## Same Great Rate Since 1999

Our quarterly newsletter has come a long way! Although it is certainly more colorful these days, the purpose behind the newsletter has always been the same - provide information on credit union services, educate on products and provide updates to our membership.



The 1999 Spring issue announced the reduction of the Visa® Gold Credit Card rate from 13.9% APR\* to 9.90% APR\*. Today the credit union has one Visa® Platinum Credit Card with the same low fixed rate of 9.90% APR\*.

It's amazing that after all these years, your credit union is still offering a low fixed rate on our credit card. We hope you are enjoying this low rate from the past. If you don't have our Visa® Platinum credit card, apply online today or call us at 518.583.2323.

Promotional** Visa APR* on Balance Transfers and Cash Advances if taken before December 31, 2015	Visa APR* on Balance Transfers & Cash Advances taken after December 31, 2015	Annual Percentage Rate (APR*) for Purchases	Annual Fee	Grace Period For Purchases	Balance Computation Method for Purchases
6.99%	9.90%	9.90%	None	25 Days	Average Daily Balance Method (including current transactions)

\*Annual Percentage Rate  
All rates disclosed above are done so using the APR (Annual Percentage Rate), and are disclosed with the lowest rate available to our members. All rates are subject to change without notice. Other Charges/Fees: Late Payment Fee - \$10.00, Balance Transfer Fee - None, Over Credit Limit Fee - None, Foreign Transactions Fee - 1.00% of transaction amount, Non-Currency Conversion - 1.00%. Collection Costs: You agree to pay all costs of collecting the amount you owe under the credit card agreement, including court costs and reasonable attorney's fees.

\*\*Promotional rate of 6.99% APR\* applies to any Balance Transfer and/or Cash Advance request received before December 31, 2013. Any Balance Transfer and/or Cash Advance will remain at that rate until the amount of the Balance Transfer is paid off. After December 31, 2013 all Balance Transfers and Cash Advances made will reflect the 9.90% APR\*.

- 1945** Saratoga Teacher's Credit Union is founded
- 1988** Purchased current location at 23 Division Street, Saratoga Springs
- 1990** Recession and financial uncertainty took its toll on most of the economy, but the credit union remained sound.
- 1991** The NCUA granted the credit union the ability to add seven new employee groups to their membership.
- 1992** This year marked a 6-year growth in assets, shares and loans. This growth sparked a need to add a first mortgage program at the credit union.
- 1993** CU-Fast Audio Response System was put in place while plans to expand office space went into effect. This year also saw the introduction of debit cards.
- 1994** Assets reached the \$10 million mark and membership was at 3,327 members. The credit union purchased additional leased space next door, (previously a salon) to make more room for improvements.

We are thrilled to be celebrating Saratoga's Community Federal Credit Union's Platinum Anniversary - 70 years of serving our members and community. We will be rolling out celebrations throughout the year as we mark this special occasion - our 70th anniversary! Stay tuned to our website for details.

### A Commitment to Service

It was 1945 when a small group of teachers came together to form Saratoga Teacher's Credit Union as a way to help other teachers save money and borrow confidently. The big banks lacked the service that teachers needed, so they took matters into their own hands by establishing a local credit union.

In its early years, the credit union's physical location could be found in an area set aside by the Saratoga Springs City School District or sometimes even in the basement of a Board Director's home. The 1980's saw the purchase of a more permanent physical location at 23 Division Street, Saratoga Springs in order to better serve our members.

Throughout the years the credit union has grown to serve the entire county of Saratoga, providing fair loans and affordable banking options.

### A Commitment to Technology

A lot has changed in the past 70 years, especially when it comes to technology. Few may recall a time when the credit union didn't have cash on hand and issued counter checks for withdrawals. Or a time when you had to visit the branch just to get an account balance. Your credit union has always realized the importance of changing with the world around us and has implemented banking technology as it has evolved.

It is important to us that technology is used to enhance the personal banking experience. Give us a call or drop by to learn about how our electronic services can make your finances easier to manage.

# CELEBRATING 70 YEARS

### A Commitment to Community

Credit unions are different in a sense that they exist to help others in their time of need. We live by the philosophy of "people helping people". We have committed to making a meaningful difference in the financial well-being of the members and communities we serve. Saratoga's Credit Union is happy to have the opportunity to work with fine, local organizations such as Shelters of Saratoga, The Franklin Community Center, Adult and Senior Center of Saratoga, and Saratoga's Foundation for Innovative Learning.

We encourage everyone to do their part, afterall, together we can make a difference.



## Annual Meeting and Dinner SAVE THE DATE

Saratoga Casino & Raceway | Saturday, April 25, 2015

Cash Bar Reception 5:00 - 6:00 PM

Meeting 6:00 - 6:30 PM | Buffet Dinner 6:30 PM

**\$35**  
per person

**\$20**  
cash back

**\$10**  
Player's Club  
Voucher



It's not too late to reserve your spot for you and a guest!

RSVP by email to [eservices@saratogafcu.org](mailto:eservices@saratogafcu.org) or by phone at 518.583.2323.

Tickets to attend are priced at \$35/person with each attendee receiving \$20 cash back at the door as well as a \$10 Free Play Voucher (must be over 18 years of age with a valid ID) to utilize in the gaming machines, courtesy of Saratoga Casino and Raceway. In addition guests, over the age of 21 with a valid ID, will receive a complimentary drink ticket. Members must attend the event to receive the giveaways. Limit one per person. Credit union staff and Board of Directors are not eligible for this offer.



The Board of Directors identified a need for an online banking system, but stressed the importance of research and waiting for the time for such systems to prove their reliability.

This year saw the addition of cash to the credit union's operations. Prior to 1996, members were issued checks, when requesting withdrawals, in which they could bring to another financial institution for cashing.

Introduction of Saturday branch hours.

Remodeling of 23 Division Street location saw the credit union being moved to a temporary location off of Route 9 in Wilton. It was at this time that the credit union changed its name to Saratoga's Community Federal Credit Union.

The increasing advancement of technology brought many changes to the credit union, which included increased access by ATM and Shared Branches, online and mobile banking, and the addition of unique services such as Small Business Solutions and retirement options.

- 1995**
- 1996**
- 2000**
- 2002**
- 2003 - Present Day**