

Saratoga's Community Corner

Saratoga's Credit Union Assists Girl Scout Journey Program

This Spring, Saratoga's Credit Union has joined up with the Girl Scouts of Northeastern New York (GSNNY) to sponsor local girls through their Journey Program.



Pictured: Mary Buszuwski, CEO of GSNNY, Maeve Bartik and Colleen Rourke of Saratoga's Credit Union.

The Journey Program encourages girls to create a life plan and learn new skills to enrich their own lives. Part of this plan includes a financial literacy curriculum in which the girls learn how to create a budget, shop smart and save for the future.

As a Journey Partner, the credit union will be providing financial education and unique badge earning opportunities for the Girl Scouts.

GSNNY was formed on June 1, 2007 and is committed to encouraging over 12,000 girls to discover, connect and take action towards becoming leaders in their communities. Visit their website to learn more at www.gsnneny.org.

College Scholarship Winners

On Thursday, May 14, 2015, the credit union awarded two \$1,000 college scholarships to the top ranking applicants. The winners were JoLynn DuBois of Saratoga Central Catholic School and Bridget Alber of Schuylerville High School.

Winners were presented their scholarships at a dinner event at the Glen Sanders Mansion in Scotia, NY hosted by Mohawk Valley Association of Independent Credit Unions (MVI).

"I am honored to be receiving this scholarship. It is all very exciting and I can't wait for college next year. This generous scholarship will go a long way towards purchasing a new computer. Thank you SCFCU," says DuBois.



Pictured: Barb Kenyon, Financial Services Representative, Bridget Alber, Scholarship Winner, and Colleen Rourke, Service Center Manager.



Pictured: Maeve Bartik, Business Development Officer, Megan Armstrong, Chief Operations Officer, JoLynn DuBois, Scholarship winner and Raelynn Smith, Financial Services Representative.

Money tid bit

How Saving \$5 Can Change Your Life
If you skipped your morning coffee and set aside that money, you could save almost \$150/month. Extend that for a year and you can save up \$1,825! A little goes a long way when you are mindful about saving money.



www.saratogafcu.org

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Saratoga Springs, NY 12866

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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



This credit union is federally insured by the National Credit Union Administration



saratoga's Connection

Your Quarterly Credit Union Resource
Summer 2015

70th Annual Meeting Recap

This year's Annual Meeting and Dinner was a special one as we were celebrating 70 years of serving the Saratoga Springs community. Over 185 members and guests attended the event, held on Saturday April 25, 2015 at Fortunes Restaurant at the Saratoga Casino & Raceway. The candidates for the Board of Directors were announced and members re-elected Jane Decoteau, Don Nickson and Don Hall.

Your 2015 Elected Officers

Jane Decoteau
President/Chairperson
Don Nickson
Vice President/Vice Chairperson
Patricia Hatlee
Secretary
Drew Jarosh
Treasurer
Richard Thompson
Director
Don Hall
Director
William Karl
Director

Our 2014 Annual Report is available on our website at www.saratogafcu.org.



Holiday Closings

Independence Day
(observed)
Friday, July 3

Independence Day
Saturday, July 4

Labor Day
Monday, September 7
www.saratogafcu.org

College Financing Made Easy

Take the guess work out of financing a college education and look towards your local credit union.

Introducing financing options for our local community colleges and universities near and far.

Apply Online Today

<http://saratogafcu.studentchoice.org>

Loan amounts available between \$1,000 and \$75,000.

Life is About Dreams. Start Achieving Yours with iGrad.

Saratoga's Credit Union is introducing iGrad to empower students to make effective financial, student loan and career decisions.



Visit www.igrad.com to get started.



Earn Badges and Track Your Financial Health Meter

Log into your iGrad profile to earn badges while you explore articles, infographics and videos with answers to your money questions.



Check out our Financial Aid Headquarters

Explore resources that make the process of paying for school easier to understand. Track your student loans, experiment with repayment calculators, or ask our Financial Aid Coach a question.



Connect With the iGrad Community

Many times, it's helpful to see how other folks like you have dealt with similar money, loan, or career situations. In iGrad's Townhall forum, you can connect with a community of students, school administrators, and others.

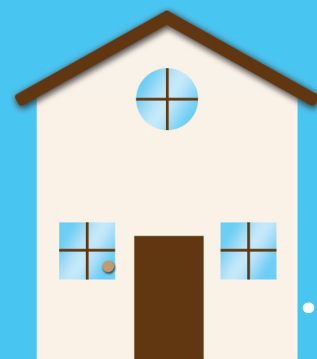
Supporting Our Local Schools | Financing for Colleges Near and Far



SUNY
ADIRONDACK



SKIDMORE
COLLEGE



Home Possible Mortgage

- Perfect for First Time Buyers, retirees or low-moderate income buyers.
- Down payment as low as 3.00%.
- Reduced mortgage insurance coverage levels.

Conventional Mortgage

- Perfect for First Time Buyers or seasoned home buyers.
- Fixed and adjustable rate options.
- Competitive interest rates.
- Low down payments.
- Affordable closing costs.



Refinancing Option

- Lower your monthly payment and free up money for other expenses.
- Lock-in and float options to help you secure the best rate possible.
- No upfront costs when you roll them into the new loan.



Which home loan is right for you?

Home Possible Mortgage

Construction Loan

Conventional Mortgage

USDA Loan

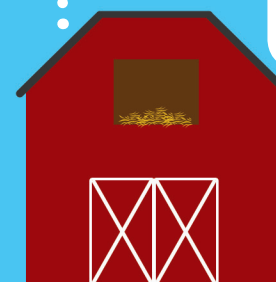
Refinance

Free Consultation

Still not sure which is right for you?
Request a free consultation online at
www.saratogafcu.org or contact our
Mortgage Representative, Anitra Michaels,
NMLS #61711 at 518.437.8234.

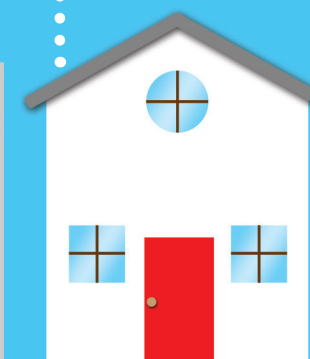
USDA Loan

- Perfect for low-moderate income rural home buyers.
- No down payment required.
- Low interest rates available.
- Flexible credit guidelines.



VA Loan

- For eligible veterans, service members and surviving spouses.
- No down payment (under certain conditions)
- Private Mortgage Insurance (PMI) not required.



Instant Issue Cards Are Here!

Wouldn't it be nice to come into the branch and leave with a new debit card that same day? How about getting your new credit card on the spot after you have been approved? Your credit union has heard your requests and now instant issue cards are available!

We realize that life happens and a card may be lost, stolen or damaged and a replacement card is needed immediately. Your credit union can now replace those cards and give you back the convenience of immediate access to your money. No more waiting for your card to arrive in the mail - just come in and leave with your new card today.

Forgot your card PIN? No problem! The credit union now has the ability to set and reset your PIN right in our branch location.

And last but not least, our debit and credit cards have a new look. Check it out below.

Visa® Platinum Credit Card



Link Debit Card



THANK YOU

Thank you for voting your credit union as one of the best credit unions in the Saratoga Region. We are pleased to receive this award and appreciate your continued support.

This year marks our 70th Anniversary of serving the community of Saratoga Springs. As we embark on another fulfilling 70 years, we hope you continue to bank with us and invite you to encourage your friends and family to join the credit union.

