

Exclusive Member Benefits

Taxes Done Right

With TurboTax® and Saratoga's Credit Union, it's easy to do your own taxes. TurboTax coaches you every step of the way to the biggest refund you deserve. All you need to know is yourself. TurboTax translates taxes into simple questions about your life and puts everything on the right forms for you.

As a credit union member, you receive an **exclusive \$5 discount** on Turbo Tax Federal products. Log onto our website to take advantage of this offer.

Say 'Hello' to Savings

If you're looking to save on your wireless bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of Saratoga's Credit Union, you can save hundreds on your wireless bill each year. Here are the ways you can save:

- Get a 10% discount on select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to \$36 in savings)

To take advantage of this discount call **1.877.SAVE.4CU**, let them know that you're a credit union member and provide the **Corporate ID of NACUC_ZZM**.

Coverage You Need

Get the coverage you need at a price you deserve. Liberty Mutual Insurance is offering all credit union members a **10% discount** on Auto, Life and Homeowners insurance services. There are many options out there and our dedicated representative is available to discuss your coverage needs. Call 518.583.2323, extension 783 for your no-obligation quote.



College Scholarships Still Available

The credit union is still offering college-bound high school seniors the opportunity to compete for statewide college scholarships. Scholarships will be awarded in the amounts of \$1,000 and \$500 and may be used at a two- or four-year accredited educational institution.

Stop into our 23 Division Street branch location to request a scholarship application form, or visit www.saratogafcu.org to download an electronic application. Application deadline is January 31, 2015.

Money tidbit

Entertaining facts about money.

The Bureau of Engraving and Printing has two facilities, one in Washington, D.C. and the other in Fort Worth, Texas. Together they use approximately 9.7 tons of ink per day!



www.saratogafcu.org

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

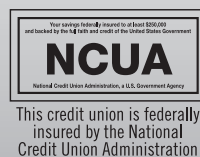
Phone: 518.583.2323
Fax: 518.583.9143

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
Winter 2015

Make a Difference in 2015

Are you motivated and have ideas on how to better your credit union?

As a not-for-profit cooperative, Saratoga's Community FCU is owned entirely by its members. As a member, you have the opportunity to play an important role in the future of your credit union. You can take it a step further and be a part of a team of volunteers dedicated to making a meaningful difference in the financial well-being of the members and communities that the credit union serves.

As a member of the Board of Directors you must be willing to work cooperatively with other Board members in arriving at decisions affecting the credit union and the policies that govern it, have a sincere interest in the credit union philosophy, find fulfillment in helping others, be open minded, willing to learn, contribute information and ideas that add value, and embrace change.

If you are interested in serving on the Board of Directors, please send a letter of interest to Nominating Committee, Saratoga's Community FCU, 23 Division Street Saratoga Springs, NY 12866. Submit your request no later than March 27, 2015.

Holiday Closings

New Year's Day
Thursday, January 1

Martin Luther King Jr. Day
Monday, January 19

President's Day
Monday February 16

www.saratogafcu.org

Let's Talk About New Year's Resolutions

The holidays have come and gone and you've partaken in the old tradition of making your New Year's Resolutions. Your credit union wants to help you achieve a few of those.

Undoubtedly you have chosen to either save more money or spend wiser. That's great! Now, where to start? Creating a budget, monitoring your accounts online and putting a little bit of money away each week is a great start if you stick with it.

We've heard all of the good excuses:

"I don't have enough money to save."

"I'm too busy!"

"Everything is too expensive and I can't manage it."

"I don't even know where to start."

Don't let these excuses prevent you from getting a good hold on your finances. Your credit union is here to help! Come on by the credit union and let's chat about your options.

Repair It. Replace It. Update It.

It's a new year full of new opportunities. Did you know that you can use the equity in your home to get the money you need, when you need it? Use it for home improvements, college tuition or even a new car.

Quick decisions and fast turnaround, that's the **Equiline** difference.



- ✓ 1 hour approval¹
 - ✓ Appraisal fee credited at closing
 - ✓ No application fee
 - ✓ No advance required
- ¹Subject to final appraisal



Equiline
home equity line of credit

Data Breaches:
What You Need to Know

With so many merchant data breaches in the news, we want you to know that Saratoga’s Credit Union is ready to help if your personal or financial data is ever compromised. We take account security seriously and will do everything we can to ensure that action is taken – quickly – to help you avoid becoming a victim of identity or account theft.

Your credit union is subject to strong data security standards established by Congress and federal regulators. While data breaches can happen anywhere, we are ready with a plan designed to ensure the safety and confidentiality of your sensitive data.

Unfortunately, merchants and retailers aren’t subject to these federal requirements. Many of them follow their own data security standards, but the recent rash of data breaches shows that much more needs to be done. When it comes to protecting your personal information, every measure counts.

When your debit or credit card data is breached at a retailer, the cost of card replacement or account reimbursement to you is typically not paid by the merchant where the breach occurred, but by your credit union.

We want you to know that in the event of any breach affecting your accounts, the credit union will always do what we can to fix the issue. In the meantime, credit unions around the country are leading the effort to get Congress to pass legislation ensuring merchants and retailers meet a national standard for protecting any of your financial data they collect when you make a purchase.

While we can’t control what happens at merchants and retailers, we want you to know that Saratoga’s Credit Union will do everything we can to assist you and your family if a breach does occur when you use your debit or credit card. You can always feel free to reach our member service department at 518.583.2323.



Earn Points - Give Back

Saratoga’s Credit Union believes in giving back to the community which is why we launched our incite rewards program with unique ways to redeem. Incite is a revolutionary program that rewards you for being a credit union member.

Your earned points give you the power to help those in need.

Choose from a list of over 150 major charites, including:

- American Humane Association
- American Red Cross
- Big Brothers/Big Sisters of America
- Greenpeace
- Meals on Wheels
- Ronald McDonald House

You can also redeem points for *cash, gift cards, merchandise, travel and credit union products and services.* Available to debit and credit card members.

Log in today to see your point balance and to redeem.

New Year Special Rate

Your holiday shopping is said and done, but one thing still remains - bills, bills, and more bills. Now is the time to check the interest rates you are paying and consolidate at the credit union. Featuring a new lower rate, our Visa® Platinum card will start your year off right. The best part is the rate stays the same for the life of the balance. No teasers and no gimmicks.

As a card member, you will benefit from our incite member loyalty program. Our gift to you is 2,500 bonus points just for becoming a cardholder.

Apply online with our easy application or come on in to our branch location to discuss your options.

Balance Transfer and Cash Advance Promotion**



Promotional** Visa APR* on any Balance Transfers and Cash Advances if taken before December 31, 2015	Visa APR* on Balance Transfers and 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
**Promotional rate of 6.99% APR* applies to any Balance Transfer and/or Cash Advance request received before December 31, 2015. Any Balance Transfer or Cash Advance will remain at that rate until the amount of the balance is paid off. After December 31, 2015 all new Balance Transfers and Cash Advances made will reflect the 9.90% APR*. 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. The credit union reserves the right to discontinue the incite bonus point offer at any time.

incite

Log into incite today to give back.

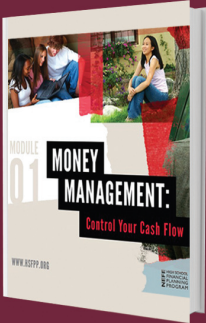
www.rewardsnow.com/incite



School Banking
Program Expands

The credit union plans on expanding the School Banking Program to include financial education through the NEFE (National Endowment for Financial Education) Program. January introduces this exciting program to benefit high school students attending courses at the Myers Education Center through the Board of Cooperative Educational Services (BOCES).

Created in 1948, BOCES has been providing shared educational programs and services to school districts to help achieve the evolving needs of learners of all ages. A representative from the credit union will visit with students monthly to provide education on such financial responsibilities, like Money Management, Borrowing, Earning Power and Investing.



Close to Home
Franklin Community Center

The Franklin Community Center has been providing basic necessities to those less fortunate in Saratoga Springs for over 30 years. As a non-profit human service organization, every dollar donated goes back into the operation of their programs.

Their goals are very much in line with the credit union’s philosophy of “people helping people”.

“We truly appreciate the support we have received over the years from Saratoga’s Credit Union and consider ourselves very lucky to be one of the agencies that benefit from community involvement,” says Jaime Williams, Associate Director Franklin Community Center. “The relationship we have established has helped to ensure the continued success of our programs.”

To learn more about the Franklin Community Center and how you can help, log onto www.franklincommunitycenter.org.