

Why Financing With Your Credit Union is Smart

As your credit union, our goal is to make financing your college education easy so that you can focus on achieving your dreams.

We understand rates are important when making a borrowing decision, that's why we offer zero origination fees and lower rates than most private lenders. Flexibility is what we had in mind when we designed this program. Our private student loan solution is structured as a line-of-credit, which means you use the money when you need it. Plus you can choose the option to defer payments until after you graduate.

The application process is entirely electronic. Upload your loan documents securely through our site. Have questions? We have representatives dedicated to assisting you with your application.

And just when you thought we couldn't be any more helpful, we offer multiple, free online resources. Webinars, videos, tips and internship tools are all available to you through iGrad.

Saratoga's Credit Union takes the guess work out of college financing and beyond. Log on today by visiting www.saratogafcu.studentchoice.org.



STUDENT LOANS

NO PAYMENTS WHILE IN SCHOOL

877.262.3367

Supporting Our Local Colleges and Universities | Financing for Schools Near and Far



Free Money for College

Scholarships are Still Available

The credit union is offering multiple opportunities for high school seniors to compete for college scholarships. If you are or know a high school senior who is planning on attending college in the Fall of 2016, let them know about our scholarship opportunities. Log onto our website for details or stop by our 23 Division Street branch location for an application.



FREE WEBINAR ON COMPLETING THE FAFSA

JOIN US WEDNESDAY
JANUARY 20, 2016

SESSIONS BEGIN AT 1PM EST & 6PM EST

Enroll for free at www.saratogafcu.org



www.saratogafcu.org

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

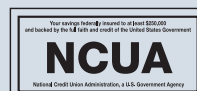
Phone: 518.583.2323
Fax: 518.583.9143

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



Equal Opportunity
LENDER



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



saratoga's Connection

Make a Difference in 2016

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 25, 2016.

Holiday Closings

Friday, January 1
New Year's Day

Monday, January 18
Martin Luther King, Jr. Day
(observed)

Monday, February 15
President's Day

www.saratogafcu.org

Your Quarterly Credit Union Resource
Winter 2016



GET \$100

Kiss Your Bank Goodbye

The holidays have come and gone but you may still be feeling the dreaded "holiday hangover". As you embark on a new year with goals and new challenges, your credit union is working hard to offer you multiple ways to consolidate or refinance debt.

Refinance and Save

We invite you to refinance your auto loan with Saratoga's Credit Union and not only will you enjoy a lower monthly payment, but we will give you \$100.

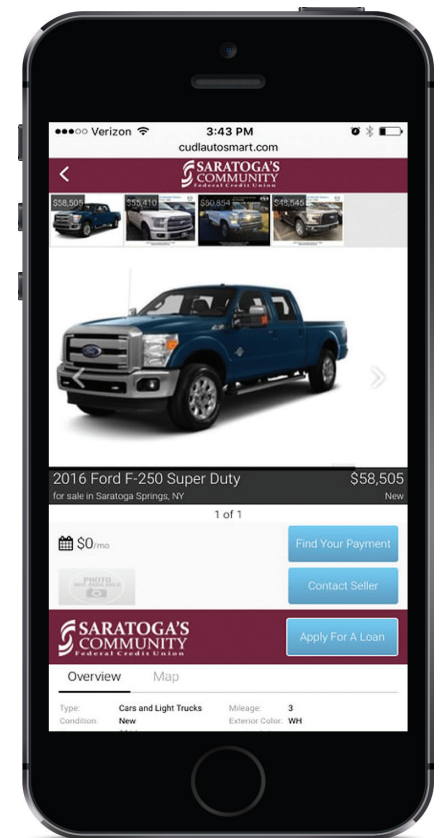
Refinanced and new loans must be open and paid up to date for 90 days in order to receive the \$100 offer. Limit one offer per person. The credit union reserves the right to discontinue this offer at any time.

Research. Find. Get Approved.

Looking for a new vehicle? You've come to the right place! Find the right car at the right place on your own time with AutoSMART. We work directly with local dealerships to make financing your next auto loan easy.

Visit our website at www.saratogafcu.org for our online application and details.

Saratoga's Credit Union would like to thank you for a wonderful 2015 and we wish you a prosperous 2016. We hope you enjoy this issue.



I Love My Credit Union
Member Rewards
Saratoga's Credit Union believes our members deserve to be rewarded with discounts on the products and services they use often.

Talk About Savings
Save 10% on select regularly priced Sprint monthly service contracts, plus have your activation fee on new lines waived.

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.



Get Your Maximum Tax Refund and Save
The credit union has teamed up with Turbo Tax to ensure you get your maximum refund and save \$5 on online tax preparation. Visit our website for more information.



Coverage You Need
Liberty Mutual Insurance is offering all credit union members a 10% discount on Auto, Life and Homeowners insurance policies. 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.






kiss
YOUR BANK
GOODBYE

GET \$100

Kiss Your High Mortgage Payment Goodbye
Everything changes with time. Just because you locked in a rate on your mortgage doesn't mean you have to stick with it. Refinancing your mortgage could benefit you by lowering your monthly payment or shortening your term. **PLUS, if you move your mortgage to the credit union, we will give you \$100.** Before you consider refinancing, visit our website for a refinance calculator and other tools to aid in your decision.



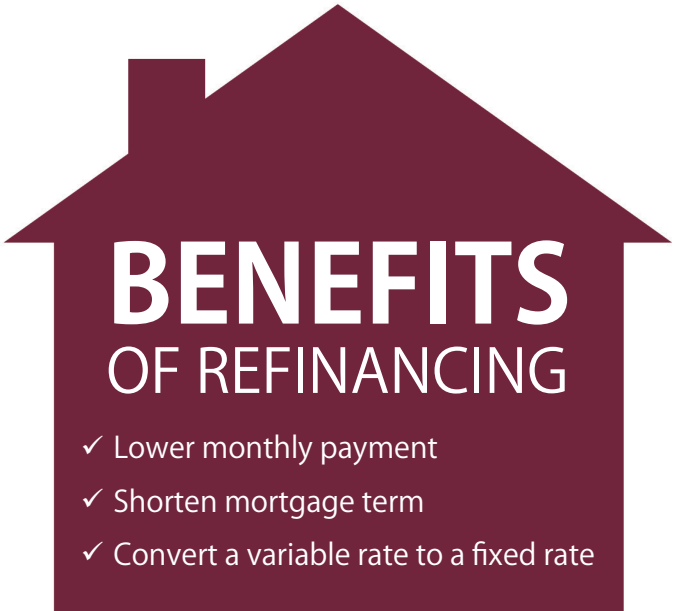
Refinance Calculators
www.saratogafcu.org



Request a Free Consultation



Contact our Mortgage Representative
Anitra Michaels
NMLS #61711
518.437.8234



BENEFITS
OF REFINANCING

- ✓ Lower monthly payment
- ✓ Shorten mortgage term
- ✓ Convert a variable rate to a fixed rate

Kiss Your Holiday Debt Goodbye
Holiday shopping is fun, but the credit card bills can leave you with a holiday hangover. The cure can be as easy as a balance transfer to our Visa® Platinum credit card. With a low Annual Percentage Rate of 6.99%, you can save money and pay your debt off quicker.

HOW
A CREDIT CARD
BALANCE
TRANSFER
WORKS

23% APR*

27% APR*

15% APR*



6.99% ** Rate until transferred balance is paid off.

PLUS GET \$100

Promotional** Visa APR* on Balance Transfers and Cash Advances taken on or before December 31, 2016	Visa APR* on Balance Transfers and Cash Advances taken after December 31, 2016	APR* for Purchases made through February 29, 2016	APR* for Purchases made after February 29, 2016 ¹	Annual Fee	Grace Period For Purchases	Balance Computation Method for Purchases
6.99%	9.90%	6.99%	9.90%	None	25 Days	Average Daily Balance Method (including current transactions)

*Annual Percentage Rate
¹Special 6.99% APR* Purchase Rate is good from December 1, 2015 through February 29, 2016 and only applies to purchases made during that time period.
**Promotional rate of 6.99% APR* applies to any Balance Transfer and/or Cash Advance request received before December 31, 2016. Any Balance Transfer or Cash Advance will remain at that rate until the amount of the balance is paid off. After December 31, 2016 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.

Incite Rewards
Your points are adding up and it has never been a better time to redeem! Incite is a truly unique rewards program that rewards you for your membership at the credit union. The more credit union products and services you use, the more points you earn. Plus you can earn points the traditional way by swiping your debit and/or credit card and signing for the purchase.



- Redeem your points for:
- merchandise
 - travel
 - gift cards
 - charitable donations
 - credit union services

Get started today at
www.rewardsnow.com/incite

2500
BONUS
POINTS

Open a Visa® Platinum credit card and receive 2,500 bonus incite points to get you started. Plus you will receive 500 more bonus points on your credit union membership anniversary.

Easy to earn and fun to redeem! Apply online or visit the branch and start earning points today.