

# SARATOGA'S



Your Quarterly Credit Union Resource  
Fall 2019



## IN THIS ISSUE

- Back to School
- School Supply Assistance Program
- Best Time to Buy a Car
- CardValet App
- Member Discounts
- Refer-a-Friend Program

## BACK TO SCHOOL



We're bringing banking to school! See inside for details on School Banking

## HOLIDAY CLOSINGS

- Monday, October 14**  
*Columbus Day*
- Monday, November 11**  
*Veterans Day*
- Thursday, November 28**  
*Thanksgiving Day*
- Tuesday, December 24**  
*Christmas Eve (Open 9:00am to 12:00pm)*
- Wednesday, December 25**  
*Christmas Day*
- Monday, December 31**  
*New Years Eve (Open 9:00am to 12:00pm)*

# SUPPORT OF OUR COMMUNITY



With the help of our members, staff and Board of Directors, we were able to ensure nearly 20 students had the supplies they needed to start the school year. Together we supplied the Franklin Community Center with backpacks, various school supplies and other classroom necessities. We are proud to be a part of such a great cause and that we have the chance to give back to our community.

## BACK TO SCHOOL

Back to school impacts so many of our members whether you are returning to work in the schools or are a parent/grandparent helping a student readjust back to the daily routine. We hope you will make Saratoga's Credit Union part of your routine in the schools as well. We offer 10 branches within the school system and can service teachers, staff, parents and students for all your banking needs.

Download our calendar and sign up for text alerts so that we can remind you when we will be visiting your school. Visit [saratogafcu.org/schoolbanking](http://saratogafcu.org/schoolbanking) or scan the QR code for more information.



Want to keep track of your child's spending? Check out the CardValet App!

## SCHOOL SUPPLY ASSISTANCE PROGRAM



Supporting programs that help students receive the supplies they need is important for our community as a whole and a program we have supported year after year. This year, we have identified a need to provide for the teachers in our community as well. Each year, teachers spend an estimated \$200-\$300 out of their own pockets to ensure their classroom has what it needs to provide a quality education for the children in our community. Items like tissues, dry erase markers, cleaning supplies and special projects are often funded at the teachers' own expense. The School Supply Assistance Program is designed to address this need and help teachers in our community with the extra supplies they purchase. Through this program **educators can receive access to up to \$500** towards school supplies, interest free. Help us thank a teacher this year by sharing this program with a teacher you know and love.

School Supply Assistance Program is available to all New York State Certified Teachers who are currently employed as an educator in New York State. Proof of employment required. Promotion may be discontinued at any time. Through this program, members will have a 9 month term to repay the loan with 0.00% Annual Percentage Rate (APR). Federally insured by the National Credit Union Administration.

# IS FALL THE BEST TIME OF YEAR TO BUY A CAR?

Fall is typically the best time to buy a car. This time of year dealerships have already received next years new models and need to make room for new inventory.

Combined with the fact car salespeople work on commission and also might have to meet a monthly, quarterly, or annual goal with the possibility of a special bonus, they are going to do what they can to clear this years models off their lot.



If you're not quite ready to purchase a vehicle just yet, here are other ideal times that you might want to consider.

- **End of the year.** By showing up to the dealership close to New Year's Eve, you may find a dealership hoping to meet or exceed their annual sales goal and eager to move out this year's model before next year.
- **Tax season.** Money dries up for a lot of people around tax time, and new car sales tend to suffer. If you stroll in around mid-April, you may find salespeople happier than ever to help you spend.
- **Memorial Day Weekend.** Some car buyers say this is the absolute best time to buy. Dealers want to free up space in anticipation of next year's models arriving soon. You could get a current-year car at a big discount, with a warranty whose clock has just started running.
- **Labor Day Weekend.** Now that the new models are here, and the current-year models are looking old. There may be less competition from folks who bought a car on Memorial Day or spent all their money on summer vacation. Expect deep discounts.
- **End of the quarter, month, or even day.** If the sales rep or dealership is just short of reaching a goal, they may be willing to make concessions to close a sale. One buyer found "the best deal ever" when he took his fiancée in at 5 p.m. on Valentine's Day. "The sales rep, his boss, and the finance guy were all but tossing us the keys for the new car" so they could leave to get to their own wives and girlfriends, he reported.

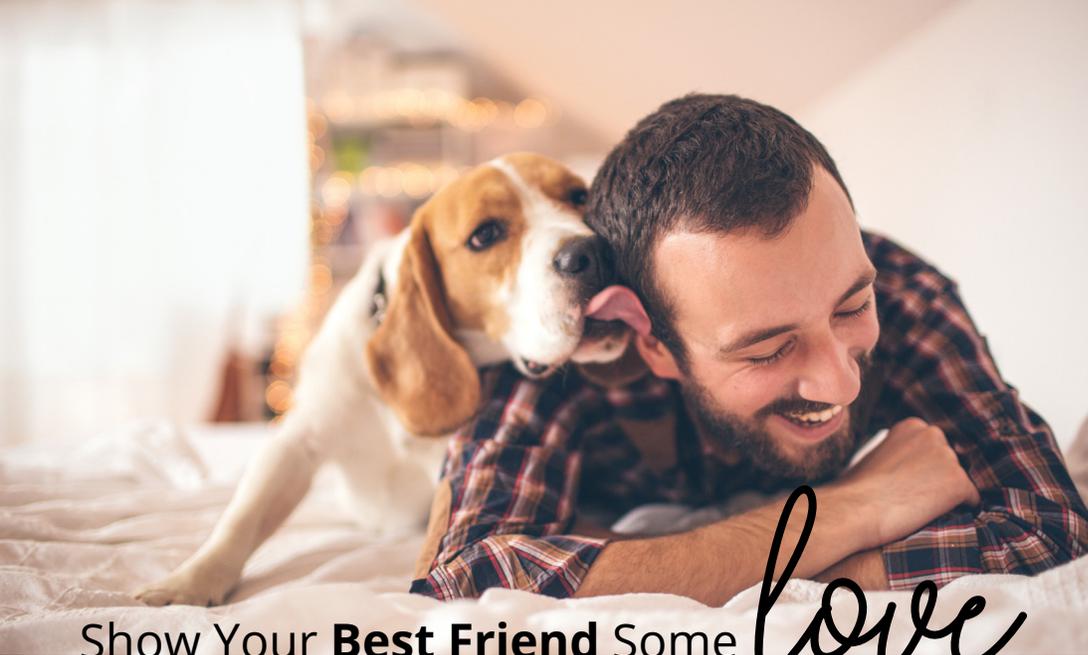
So before you dive into car shopping, consider visiting us for preapproved financing. Saratoga's Credit Union is currently offering discounted rates for vehicle purchases or refinancing current auto loans.

**Start an application or check out our specials and promotions at [saratogafcu.org/auto](https://saratogafcu.org/auto).**

## ALL-IN-ONE Local PLUS Dealer Car Search Website

Shop for a car with every feature you want, while sitting comfortably at home or on the go with your mobile device. Search and filter inventory from local dealerships and build your own vehicle at [saratogafcu.org/auto](https://saratogafcu.org/auto) or scan the QR code.





# Show Your **Best Friend** Some *love*

At Saratoga's Credit Union, we are more than just accounts, we are family. We want our network of care to expand within the community by reaching out to the family and friends you love and providing the same custom service that we do for you.

For every referral that opens an account, **you will receive \$25 cash rewards** and the new member will also be welcomed with \$25. Let our family care for your family. Visit **saratogafcu.org/referral** or scan the QR code to learn more.

\*Referring member and new member will both receive a deposit of \$25 to their share (savings) account after the referred member opens an account with a minimum \$2.50 deposit. Both the referring member and the referred member must fill out the Referral Form in its entirety to qualify. Referred member must live, work, worship, or attend school in Saratoga County OR be a family member of an existing member to qualify for membership. The deposit of \$25 will be awarded after 90 days of the referred member's account opening date. The credit union reserves the right to discontinue this promotion at any time.



**We believe in custom service and we value your opinion.**  
Please take a moment and participate in our survey.  
Visit **saratogafcu.org/survey** to get started.



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We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act

Equal Opportunity  
LENDER

Check out the exclusive offers that are available to our members!  
Visit **saratogafcu.org** under member discounts for more information.



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

