

**Enter
to Win**

WIN A TRIP TO LAKE PLACID

Open a new deposit or loan account by July 31st and be automatically entered into a drawing for a two night stay at **Mirror Lake Inn Resort and Spa.**



Mirror Lake Inn
RESORT & SPA

Don't wait, raffle ends July 31st!
saratogafcu.org/mirrorlake

24/7 LOAN APPROVALS

518.583.2323

Select **Option 1** – Apply for a Loan

BECAUSE LIFE CONTINUES AFTER HOURS

And, we will be there when
you need us most.

AUTO, MOTORCYCLE, TRUCK
BOAT & RV
OUTDOOR ACTIVITY VEHICLES
CREDIT CARD
ECASH & PERSONAL LOANS
TEACHER ASSISTANCE
EDUCATIONAL LOANS
HOME IMPROVEMENT LOANS

Give us a call today!

NEW!! PENALTY FREE SHARE CERTIFICATE SPECIAL

Enjoy all the rewards of a share certificate without the risk with our penalty free certificates. Limited time special rate with flexibility you won't get anywhere else.

4.50%
APY**

Terms: 12 month & 24 month
Low Minimum to Open: Only \$500

Valid on new deposits only.
No Penalty for Early Withdrawal!

GO AHEAD BUY THE BOAT

**BOAT & RV
SPECIAL**

5.50%
APR***



NOTIFICATION FEE SCHEDULE UPDATES

The following fee schedule changes will be effective September 1, 2025. Visit saratogafcu.org/feeschedule for a copy of the fee schedule.

- Skip-a-pay fee from \$35 to \$40
- Items sent for collections from \$25 to \$50
- Bill pay stop payment fee from \$10 to \$25

*Mirror Lake Inn Raffle: Gift certificate is valid for 2-Nights Lodging in a Classic Guest Room. Based on availability, non-holiday/special event timeframes. Winner is responsible for any applicable taxes. Open any deposit or loan account at Saratoga Federal between May 23, 2025 and July 31, 2025 and you'll be automatically entered into the raffle. One entry per person. No purchase necessary to enter. Visit www.saratogafcu.org/mirrorlake for alternative mode of entry, official terms and disclosures.

**Annual Percentage Yield (APY). Dividend Rate 4.41%. Dividends compound monthly. Penalty for early withdrawal waived with this promotion. Minimum balance to open is \$500. Share Certificate does not automatically renew and is for new money deposits only. Advertised rate and Annual Percentage Yield are offered at the credit union's discretion and may change daily.

***Annual Percentage Rate (APR) Promotional rates effective as of 3/1/2025. Rates apply to new or used fixed rate loans and are published with discounts that are currently available. Sample payment based on a 48 month Boat/RV Loan at 5.50% is \$23.26 per \$1,000 and includes the promotional rate discount. Offers are not valid to refinance existing Saratoga Federal fixed rate loans. Credit Union may discontinue these promotions at any time. Credit qualified borrowers. Minimum credit score of 600. Additional rates and terms available at www.saratogafcu.org/Rates/Loans.

Membership eligibility: Immediate relatives of members are eligible. Non-family members must live, work, worship or attend school in Fulton, Montgomery, Saratoga, Warren or Washington County to qualify for membership. Federally insured by NCUA



NMLS #619051

Looking for a mortgage?

We're here to help!



MORTGAGES ON YOUR SCHEDULE – EVEN AFTER HOURS

We understand that the mortgage process is personal — and we're here to support you every step of the way. Whether you prefer to connect in person or over the phone, our team is ready to help. We're excited to now offer weekly, walk-in appointments, so you'll always know when a mortgage officer is available at the branch.



Saratoga Springs Branch

189 Ballston Ave, Saratoga Springs, NY 12866

Tuesdays & Thursdays

1:00 PM - 5:00 PM

Ballston Spa Branch

444 Geyser Rd, Ballston Spa, NY 12020

Wednesdays

9:00 AM - 1:00 PM

Looking for another time?

Call or email for an appointment that works for you.

518.583.2323 x119

mortgage@saratogafcu.org

COMMUNITY COMMITMENT



Thank you for your generosity and support during our Franklin Community Center personal care drive.

Together, we raised **125 lbs of personal care items**.



Check out what's new,
saratogafcu.org/community

CARDTRAX ON THE GO!



CardTrax helps you control your cards through your mobile device, making it easy to set alerts and manage your finances on the go.

- Turn your card on/off
- Instant alerts when your card is used
- Set spending limits
- View balances and transactions
- Monitor your finances anytime, anywhere



Download today,
saratogafcu.org/download



Saratoga Federal

189 Ballston Avenue, Saratoga Springs, NY 12866

SaratogaFederal.com | Phone: 518.583.2323 | SaratogaMortgage.org



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Federally insured by NCUA
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