



# Mortgages

We would love to find the right home loan for you. Give us a call today to see how we can help!

## Let's Connect

**Misty Malatino**  
Branch Manager  
518.583.2323 x101  
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NMLS #925524



## Thanku Loyalty Rewards\*

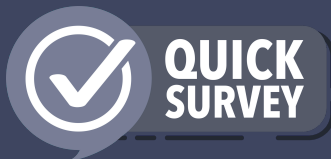
At Saratoga Federal, we like to say thank you for loyalty. The more you bank with Saratoga Federal, the greater the discount you could earn. This includes loan rate discounts for Auto, Truck, Motorcycle, Boat, RV, Outdoor Activity Vehicle, Home Improvement and Personal Loans.

## Thanku Loyalty Reward Discounts

Enjoy up to  
**2.00%**  
off published rates with any combination of these discounts

680+ Credit Score	-1.00%
Active Home Equity Loan	-1.00%
College or Trade School Student	-0.50%
New Member Discount	-0.50%
10+ Years of Membership	-0.50%
5+ Years of Membership	-0.25%
Active Checking Account	-0.25%
Automatic Payment Transfer	-0.25%
Payment Protection	-0.25%

*It's our way of saying.  
Thank you.*



## WE WANT TO HEAR FROM YOU!

Please let us know how we are doing with our annual member survey. It only takes a few minutes!

[SaratogaFCU.org/survey](https://SaratogaFCU.org/survey)



## NOTIFICATION QR CODE SCAM ALERT

QR codes are everywhere today, they can be found in newspapers, on TV, even in restaurants as menus. Fraudsters have started to adopt Quishing (phishing with a QR code). If you scan one of these fraudulent QR codes, you could be redirected to fake or malicious websites with the intent to steal sensitive personal data, authentication information or payment data. They can even potentially install malware on your personal devices. Take caution when scanning QR codes and be careful of the information you share with others.

## 27 MILLION

American consumers were victimized by identity fraud-related financial losses

Source: Javelin 2022 Identity Fraud Study "The Virtual Battleground"

## RESOURCES

- [Fraud.org](https://Fraud.org)
- [Consumer.gov/scams-identity-theft](https://Consumer.gov/scams-identity-theft)

\*Thanku Loyalty Rewards offer applies to Fixed Rate Auto Loans, Boat/RV Loans, Outdoor Activity Vehicle Loans, Home Improvement Loans, Personal Unsecured Loans. This program does not apply to variable rate offerings or any other loan type not listed above. Thanku discounts may be used individually or combined to discount rates up to 2.00% off the published rates. The credit union reserves the right to discontinue promotion at any time. Must be credit qualified. Minimum credit score of 600. Please visit [SaratogaFCU.org/rates/loans](https://SaratogaFCU.org/rates/loans) for applicable loan programs, terms and details. College or Trade School Student is defined as anyone currently enrolled in any college or trade school regardless of the term of the enrollment. New member is defined as someone who is not a member of the credit union. Date of application for the loan must be on or before the date of membership. Refinance discount only applies when refinancing an auto/truck/motorcycle from another financial institution.

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.



# FREE ATMS

## WE'VE GOT AN ATM NEAR YOU!

FREE

### CONVENIENTLY IN YOUR COMMUNITY

Unlimited Free ATM Transactions at Price Chopper/Market 32 stores in Fulton, Montgomery, Saratoga, Warren & Washington counties.

#### FULTON

Gloversville  
Johnstown

#### MONTGOMERY

Amsterdam  
Palatine Bridge

#### SARATOGA

Clifton Park  
Malta  
Mechanicville  
Saratoga Springs  
Wilton

#### WARREN

Lake George  
Queensbury  
Warrensburg

#### WASHINGTON

Fort Edward  
Granville



Make the switch from Stewart's Shops to Price Chopper/Market 32 ATMs and save on ATM fees!

Unlimited free access is available to members with a debit card at Saratoga Federal. Members may check balances and withdraw cash at ATMs located near the customer service center at any Price Chopper/Market 32 store within Fulton, Montgomery, Saratoga, Washington and Warren Counties.

### COMMUNITY COMMITMENT



**Mirror Lake Inn Resort & Spa Raffle**  
Congratulations to our Mirror Lake Inn Resort & Spa raffle winner, Sheila. We hope you have a wonderful trip!



Check out what's new,  
[saratoga.fcui.org/community](https://saratoga.fcui.org/community)



**Franklin Community Center Back-to-School Drive**  
Thank you for your generosity and support during our school supply drive. Together, we supported over 500 students in need.



**Tri-County United Way 'Kids with Packs'**  
The credit union helped pack hundreds of backpacks filled with supplies in Queensbury. The backpacks were distributed to students across the Tri-County United Way service area.



#### Saratoga Federal

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EQUAL HOUSING  
LENDER  
NMLS #619051  
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