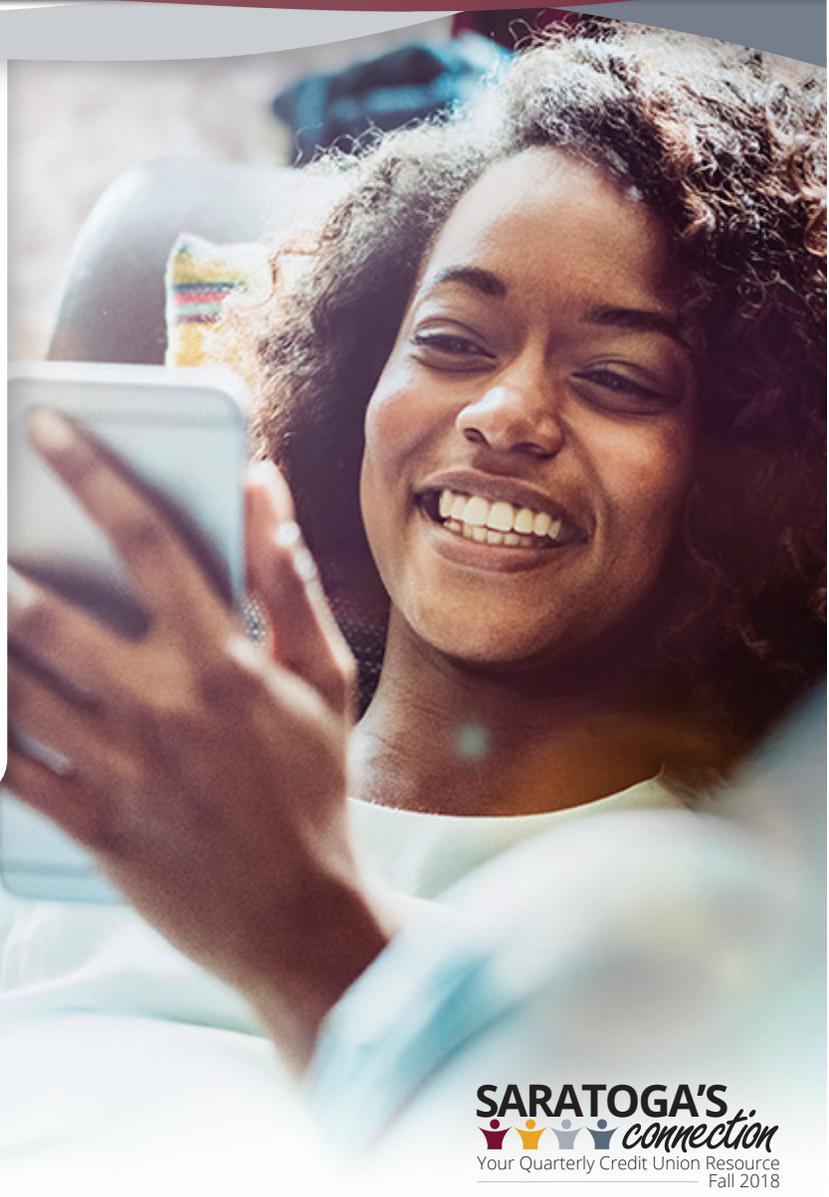


ONLINE BANKING

IS ABOUT TO GET
A WHOLE LOT
EASIER



SARATOGA'S
connection
Your Quarterly Credit Union Resource
Fall 2018

WE'RE GETTING A FACE LIFT! >>> SEE INSIDE FOR DETAILS >>>

IN THIS ISSUE

- ✓ Online Banking Updates
- ✓ It's So Easy! Shop for a Car Online
- ✓ Refi or Home Equity?
- ✓ Introducing CardValet!
- ✓ It's that time again-School Banking!

BACK TO SCHOOL



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

HOLIDAY CLOSINGS

- Monday, October 8**
Columbus Day
- Monday, November 12**
Veterans Day
- Thursday, November 22**
Thanksgiving Day
- Monday, December 24**
Christmas Eve (open 9:00am - 12:00pm)
- Tuesday, December 25**
Christmas Day
- Monday, December 31**
New Years Eve (open 9:00am - 12:00pm)



NEW Online Banking!

Our Online Banking platform is going through an update, and things will look a little different. Here's what's coming!

The new platform is built with streamlining and simplifying the experience in mind, and will create a more reliable and satisfactory service than ever before.

This update comes with a new look and setup, affecting all platforms including Bill Pay and our mobile app – but don't worry! We are here to ensure the process goes as smooth as possible. The schedule for our big switch over is as follows:

OUR NEW APP!



Friday, October 19th to Monday, October 22nd



****SYSTEMS WILL BE DOWN. PLEASE KEEP THIS IN MIND AND PLAN BILL PAYMENTS AND/OR TRANSFERS IN ADVANCE.****



▶▶▶ THINGS TO KNOW ABOUT OUR NEW PLATFORM ◀◀◀

CURRENT USERS LOGGING IN FOR THE FIRST TIME

- If already enrolled in Online Banking, the **primary account holder** will use their current username and last six (6) of their social security number to login

***You will be prompted to download the new app!**

UPDATING PHONE NUMBERS

- The new login process will validate through phone
- It is important to ensure your correct phone number is on file with us, so make sure it's updated if need be!

ONLINE STATEMENTS AND ALERTS

- You will now simply select the desired account and choose Online Statements instead of Self Service
- Alerts are another great feature! Choose Settings, Security & Alerts, and Alerts to add, edit and manage alerts

EXTERNAL TRANSFERS

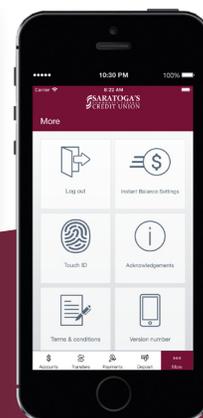
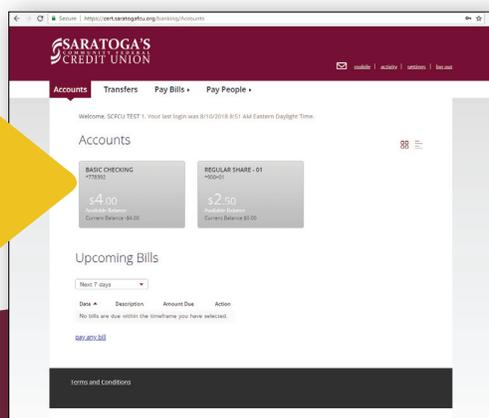
- Ability to transfer funds in and out of the credit union to other accounts you own

SEND, REQUEST, RECEIVE MONEY

- Ability to pay friends through POP Money

VISIT OUR WEBSITE FOR MORE INFORMATION!

THINGS WILL LOOK A LITTLE DIFFERENT WHEN YOU LOG IN...
HERE'S A SNEAK PEAK!



Not Using Online Banking?

View balances, transfer funds, pay bills in a matter of minutes. Just one logon and one security code will gain you access to these features and many more.

- View your statements electronically with eStatements
- Account balances, check clearing & account history
- Deposit checks with mobile deposit
- Transfer funds between accounts
- Pay bills
- Send money to friends
- Alerts

ENROLL TODAY!
Directly at saratogafcu.org

Just have your Member Number and phone handy, and make sure your current phone number is on file with us!

Online Local Auto Search

Shop for your next Car Online! **ALL-IN-ONE** Local Plus Dealer Auto Search and Finance Website, You Have to Try It!

Try the Smart Car Buying Experience, Where YOU are in Control

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 through inventory from local dealerships and build your own vehicle at:

1. <https://saratogafcu.cudlautosmart.com>
2. Scan the QR code



Not Just Autos. . . Escape to the Great Outdoors!

We also invite you to search through new and used motorcycles, outdoor all terrain vehicles, boats, RVs, trailers, powersports, and personal watercrafts.

We Have Car Auctions! Updated Daily

Cars, trucks, motorcycles, RVs, ATVs . . . they are priced to sell to the highest bidder. Check out our inventory daily!
saratogafcu.org/auction



Auto Loan Rates as Low as 1.75% APR*

For a limited time, Saratoga's Credit Union is offering very competitive auto loan rates for auto loan purchases and refinances.

- ✓ Great Rates For All Credit Scores
- ✓ No Payment For Up To 60 Days
- ✓ Low Monthly Payments With Flexible Payment Options
- ✓ New/Pre-owned Purchase, Refinance & Cash Out Equity



Apply: saratogafcu.org/apply



Call: 518.583.2323



Visit: 23 Division Street, Saratoga Springs, NY 12866

*Annual Percentage Rate

Disclosure: Rates are effective as of August 31, 2018 and include discounts for Automatic Payment Transfer (0.25%), 5+ Years of Membership (0.25%), Incite Rewards Redemption (0.25%), Vantage Credit Score 680+ (1.00%). Additional rates and terms are available. Rates are subject to credit approval and can change at any time. Visit www.saratogafcu.org for more information.

Refi or Home Equity

Which option is right for you?

When you're looking for extra funds for large home improvements or repairs, you may be considering using the equity in your home to pay for them. But you may not be sure which type of loan is best for you. Here are the questions you can ask to decide whether to refinance your first mortgage or take a home equity loan.

How much equity do you have?

Before you decide which type of loan, you'll need to ensure you have enough equity to absorb more debt. Most lenders will require that you borrow no more than 80% or 90% of the value of your home.

At Saratoga's Credit Union, we can help you go further by borrowing up to 100% of your home's value. This means access to more of your equity to help with all of your needs.

How much money do you need?

If you need a modest amount, for example, to replace your deck or perform small repairs, a home equity loan may be the best option. You can borrow on a shorter term and pay those repairs off quickly.

If you have a large remodel, such as a kitchen or bathroom, or project, you may need to borrow a larger amount. In this case, refinancing your mortgage can be a good choice because the payments will be spread over a long timeline so they don't cause financial distress in the short term.

How much can you pay in closing costs?

A mortgage may require more costly appraisals and fees than a home equity loan, so if closing costs are an issue, consider a home equity loan. However, many refinances involve rolling the closing costs into the loan, so the out-of-pocket costs may be minimal.

What is your mortgage rate?

If current mortgage rates are considerably lower than what you're currently paying, a refinance will likely be the best choice for you. You'll save money on monthly payments — and more of your monthly payment will go toward paying off your loan rather than covering interest costs.

What are your other needs for funding?

If you need cash for other costs in addition to your home repairs or improvements, a mortgage refinance might be necessary to preserve your ability to deduct the mortgage interest. (Always consult your tax adviser for advice specific to your tax situation.)

No matter what type of home loan you need, contact our lending team at 518.583.2323 to get started. We'll help you fund your home repairs and improvements!



EXCLUSIVE HOME LOAN OFFER FOR YOU!

\$400 APPRAISAL FEE REFUNDED AT CLOSING

Bring in this coupon when you choose a home loan product at Saratoga's Credit Union and we will refund your appraisal fee at closing.

NLM0518

SARATOGA'S CREDIT UNION | 23 DIVISION ST | SARATOGA SPRINGS NY 12866 | 518.853.2323

The credit union will refund the cost of the appraisal fee, value up to \$400, at closing for home equity or first mortgage product loans through this offer. Offer expires on December 31, 2018. This coupon must be presented at time of application. Must be credit qualified. Cannot be combined with any other offer. Credit union reserves the right to discontinue promotion at any time.



Equal Opportunity
LENDER

CardValet® App

Turn your debit and/or credit card on and off with ease through our new CardValet app.



Download today and learn more at www.cardvalet.com



SCHOOL BANKING PROGRAM



We're Bringing Banking to School

Our traveling branch will be at your school providing the same services offered at our Saratoga Springs Branch

Saratoga's Credit Union understands that as an educator, faculty or staff member, your time is valuable, that's why we are coming directly to you at your workplace. Our representative is available at your school to conduct most banking transactions – such as deposits, withdrawals, transfers and loan payments. We can also open accounts and answer any questions regarding your account, home equity loans, student loans, auto loans, re-financing, and mortgages. It's never too early for your child to learn about money management. Encourage your child to save each week through our school banking program.

Sign up for School Banking Text Alerts!

Sign up once and you're done for the entire school year. Text your school code to **67076** and we'll send you a weekly reminder when we will be visiting your school.

- SCFCU Caroline
- SCFCU Division
- SCFCU Dorothy
- SCFCU Geyser
- SCFCU Greenfield
- SCFCU Lake
- SCFCU Malta
- SCFCU Maple
- SCFCU SSC
- SCFCU SSHS



See when we will be at your school!
saratogafcu.org/schoolbanking



Saratoga Springs Branch
23 Division Street
Saratoga Springs, NY 12866

Contact

Phone: 518.583.2323
Fax: 518.583.9143
www.saratogafcu.org

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

Board of Directors

Jane Decoteau
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Don Nickson
Vice President/Vice Chairperson

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Drew Jarosh
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Director

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Director

Member Discount Alert!

▶▶ Say Hello to Savings with Sprint Wireless ◀◀

Credit union members are offered \$100 cash back with every new line activation! Customers will also receive \$50 in rewards credit every year with Sprint, rewards will be deposited directly into your credit union account.

Visit us at saratogafcu.org to learn more!



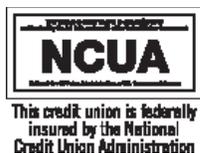
Refer-A-Friend and Earn \$25!

\$25

TWENTY FIVE DOLLARS



Equal Opportunity
LENDER



We want to invite you and your friends and family to join our community here at Saratoga's Credit Union. As a special bonus, the credit union will deposit **\$25** into your account for each referral who opens a membership by December 31, 2018. To welcome the new member, we will also start their account off with a **\$25 BONUS**. Get started by downloading the referral form at saratogafcu.org/referral and start telling your friends and family why Saratoga's Credit Union is the place to be!

*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.