

We're Bringing Banking to School

Our traveling branch will be at your school providing the same services offered at our Saratoga Service Center

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.

Attention Parents

It's never too early for your child to learn about money management. Our financial habits are learned at a young age and through financial literacy classes and in school banking, we can positively impact the future of today's youth. 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 Lake
- SCFCU Division
- SCFCU Malta
- SCFCU Dorothy
- SCFCU Maple
- SCFCU Geysers
- SCFCU SSC
- SCFCU Greenfield
- SCFCU SSHS



Making Banking Personal

Saratoga Springs Service Center
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

2017 Elected Officers

Jane Decoteau
President/Chairperson

Don Nickson
Vice President/Vice Chairperson

Patricia Hatlee
Secretary

Drew Jarosh
Treasurer

Richard Thompson
Director

Don Hall
Director

William Karl
Director



Equal Opportunity
LENDER



BORROW UP TO

100%

ON HOME LOANS

APPLY ONLINE!
saratogafcu.org/apply

2018 SCHOLARSHIP PROGRAM

Is your college bound teen a stand out student at school and highly involved with volunteering their time to better our community? They may be eligible for a College Scholarship through the credit union. To receive more information, email us today at eservices@saratogafcu.org

SAVE THE DATE!



Annual Meeting and Dinner
Saturday, April 28, 2018
Saratoga Casino Hotel

2017 HOLIDAY CLOSINGS

Monday, October 9
Columbus Day
Friday, November 10
Veterans Day
Thursday, November 23
Thanksgiving Day
Monday, December 25
Christmas Day

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Financing Fall Projects

Be it a new roof, updating kitchen cabinets and appliances, or remodeling your basement- Saratoga's Credit Union offers home equity loans to help our members afford large ticket purchases and investments. We offer a variety of flexible home loan programs, allowing you to borrow up to 100% of the value of your home.

Mortgage Programs

- Low Down Payment Programs
- Conventional Mortgages
- FHA Mortgages
- VA Loans
- USDA Loans
- Investment Property
- Home Equity Programs



Cars Up for Auction

Next time you're in the market for a used car, check out our "Cars Up for Auction" on our website. Our inventory is priced to sell. Be sure to check frequently, as our inventory changes from day to day. Saratoga's Credit Union offers great auto loan rates and terms to our members.

Benefits of Purchasing Used

Avoid Depreciation

Cars are not an investment. In the first two years of ownership, a new car will depreciate about 30%. Looking ahead to when it's time to sell your used vehicle, less money is lost on resale than had you purchased new, largely due to avoiding the initial depreciation.

Wider Selection

While you may not get to choose features a la carte like you can in a new car purchase, you do end up with more choices overall.

Lower Price

The nature of used cars is that they are less expensive. Used doesn't necessarily mean worn out. Looking for features such as low mileage and recent model years can increase your buying power and more bang for your buck.

Apply Today!

Apply for an auto loan online or visit our branch to discuss your purchasing options, saratogafcu.org.

Branching Out to the Arts!

See our "Art in Public Places" Gallery at Saratoga's Credit Union

Saratoga's Credit Union is proud to support our community of local artists by participating in the "Art in Public Places" program, organized by the Saratoga Arts Center. We will be highlighting a local artist on a monthly basis right here at our credit union at 23 Division Street. Starting in August, the walls of our branch will be adorned by the amazing artistic talents of Tracy Wall, Tom Ryan, and Marian Ross. You can catch a glimpse of their creativity Monday through Thursdays 9 - 5pm and Fridays 9 - 6pm. Our featured artists use materials ranging from abstract mixed media, pencil sketches and pastels of horses to flowing landscapes and locomotives in contrasting watercolors. If you fall in love with any of the pieces on display, you'll be happy to know they are all for sale! To learn more about Art in Public Places, visit our website or like us on Facebook for weekly events sponsored by Saratoga's Credit Union.



Marian Ross



Tom Ryan



Tracy Wall

Text Scam Alert

Please be advised scammers are now utilizing text messaging to obtain sensitive information from consumers and the community. A recently reported scam will attempt to concern the consumer that their debit card is on hold and to contact the number provided in the text. If for any reason you receive a contact supposedly from the credit union that you were not expecting please call us directly at 518.583.2323.

Do not call the number provided in case it is a scam. Please always call the credit union or the phone number on the back of your debit or credit card.

