

A P U B L I C A T I O N O F S A R A T O G A F E D E R A L

YOU ASKED. WE ANSWERED.

FUTURE HOME OF SARATOGA FEDERAL
189 BALLSTON AVENUE/ROUTE 50, SARATOGA SPRINGS, NY 12866



IT'S EVERYTHING YOU LOVE ABOUT THE CREDIT UNION PLUS, 40+ PARKING SPACES | SATURDAY HOURS | DRIVE-THRU

Saratoga Federal is pleased to announce the relocation of our headquarters to a new and improved facility. This move reflects the credit union's commitment to our members who have asked for easier parking, expanded hours and drive-thru access. The new office is less than 1 mile from the current branch, conveniently located in Saratoga Plaza, opposite Price Chopper/Market 32.

The downtown Saratoga Springs Branch at 23 Division Street, Saratoga Springs, NY 12866, which has served as the credit union's home for many years, will be permanently closed as it relocates to the new building. The Ballston Spa Branch at 444 Geyser Road, Ballston Spa, NY 12020 will remain open and ready to serve the community.

Stay tuned for information on our grand opening celebration.

A NEW BANKING EXPERIENCE HAS ARRIVED

TO FULTON, MONTGOMERY, WARREN & WASHINGTON COUNTY

Saratoga Federal has expanded our field of membership. Making it possible for residents in Fulton, Montgomery, Saratoga, Warren and Washington county to enjoy banking with Saratoga Federal! By expanding our field of membership, more people may benefit from affordable financial services including mortgages, auto loans, money market checking, certificate of deposits, college scholarships, shared branching, and more.

5,000 SHARED BRANCHES
30,000 CO-OP ATMS
300+ STEWART'S SHOPS ATMS
10+ PRICE CHOPPER/MARKET 32 ATMS

Help spread the news with a co-worker, friend or family member living or working in Fulton, Montgomery, Saratoga, Warren or Washington county and they could earn free money!



\$25

You want free money. We get it.

OPEN AN ACCOUNT AT SARATOGA FEDERAL AND THE FIRST \$25 DEPOSIT IS ON US

Open online at saratogafcu.org/join or visit one of our branches in Saratoga Springs or Ballston Spa.
EXPIRES 12/31/25

*Offer available through 12/31/2025. New member must qualify for membership and open a share account with a minimum deposit of \$2.50. \$25 will be deposited into new members share or share draft account after 60 days of the account being opened. Bonus will be posted as dividends. This coupon must be presented to earn bonus. Credit union may discontinue this promotion at any time. Membership eligibility: Must live, work, worship or attend school in Fulton, Montgomery, Saratoga, Warren or Washington County. Current members not eligible for promotion. Federally insured by NCUA.

TAKE THE CREDIT UNION WITH YOU

85+ CAPITAL REGION BRANCHES | 5,000+ BRANCHES NATIONWIDE

Amsterdam | Clifton Park | Comstock | Fort Edward | Glens Falls | Halfmoon | Hudson Falls | Malta | Milton | Saratoga Springs | Queensbury | Wilton

Whether you spend your winters in warmer weather, heading off to college, or relocating, we have a branch wherever you are. The nationwide community of shared branching enables you to do your banking at any participating location, while keeping your account at your home credit union. Locally, you can visit any of these credit unions to access your Saratoga Federal accounts. Find your most convenient branch at www.saratogafcu.org/atm.

IB Broadview
Federal Credit Union

CommunityResource
Federal Credit Union
The World's Access Bank

FASNY
Federal Credit Union
Dedicated to the delicate business

First New York
FEDERAL CREDIT UNION

Great Meadow
FEDERAL CREDIT UNION

GREYLOCK
FEDERAL CREDIT UNION

HUDSON RIVER
COMMUNITY CREDIT UNION

Next Step
CREDIT UNION

Sunmark
CREDIT UNION

CO-OP
SHARED
BRANCH

LOVE IT, DON'T LIST IT

RIISING HOME VALUES: HOW TO LEVERAGE HOME EQUITY

As home values continue to rise in many markets across the country, homeowners are seeing an increase in their home's equity, which can provide a valuable financial resource. With real estate prices hitting new heights, many homeowners find themselves in a strong position to leverage the equity they've built in their properties. If you're one of them, it could be a good time to consider using your home equity to fund important expenses, improve your home, or consolidate debt.



How to Leverage Your Home Equity

With home values rising, tapping into your home's equity can be a smart financial move, especially if you need to make a large purchase or consolidate high-interest debt. There are several ways you can use your home equity:

- 1. Home Improvements:** Many homeowners use a home equity loan to fund renovations and improvements. These updates can increase your home's value even further, creating a cycle of value appreciation.
- 2. Cash-Out Refinance:** A cash-out refinance involves refinancing your existing mortgage for more than you owe and taking the difference in cash. This allows you to tap into your home's equity for additional cash. A mortgage refinance can also help reduce your monthly payments to free up cash each month.
- 3. Debt Consolidation:** If you have high-interest credit card debt or other loans, consolidating that debt with a lower-interest home equity loan or home equity line of credit (HELOC) can help you save money on interest.

Visit saratogafcu.org/equity for more information.

SIMPLIFY CARD MANAGEMENT WITH CARDTRAX

CARD CONTROLS AT YOUR FINGERTIPS

Keeping you and your cards right on track. Now available in the Saratoga Federal mobile app. Card management is more convenient than ever.



**TURN YOUR
CARD ON/OFF**



**CONTROLLED
SPENDING**



**SET TRAVEL
ALERTS**



EARN UP TO
**4%
APY***

SMALL SAVER CERTIFICATE

NEW DEPOSIT SPECIAL-SHORT TERM SAVINGS THAT YIELDS BIG RETURNS!

There's never been a better time to move your money to the credit union. Now offering short-term share certificates that yield one of the highest dividends around town without having to make a long-term commitment.

- 30 & 60 Day Specials
- \$500 Minimum Deposit
- Insured up to \$250,000

*Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate. Dividend Rate 3.93%. Dividends compound monthly. Penalty may be imposed for early withdrawal. Minimum balance to open is \$500. Share Certificate does not automatically renew and is for new money deposits only. Advertised rate and APY are offered at the credit union's discretion and may change daily. This credit union is federally insured by the NCUA.

LOOKING FOR RELIEF FROM HOLIDAY SPENDING? WE'VE GOT YOU COVERED!

TAKE A BREAK FROM YOUR BILLS WITH SKIP-A-PAY

Ease the stress of holiday expenses by freeing up some cash with skip-a-pay. Choose to skip out on your credit card and loan payments freeing up cash to pay down holiday spending or refuel your savings.

Request a skip at www.saratogafcu.org/skip

HOLIDAY CLUB ACCOUNT

If you are already thinking about next year, consider a Holiday Club account. It's a great way to save small amounts throughout the year so you'll be ready for the holidays.

Add a Holiday Club online today at www.saratogafcu.org/join

GIFT CARD SCAMS HOW THEY WORK AND HOW TO PROTECT YOURSELF

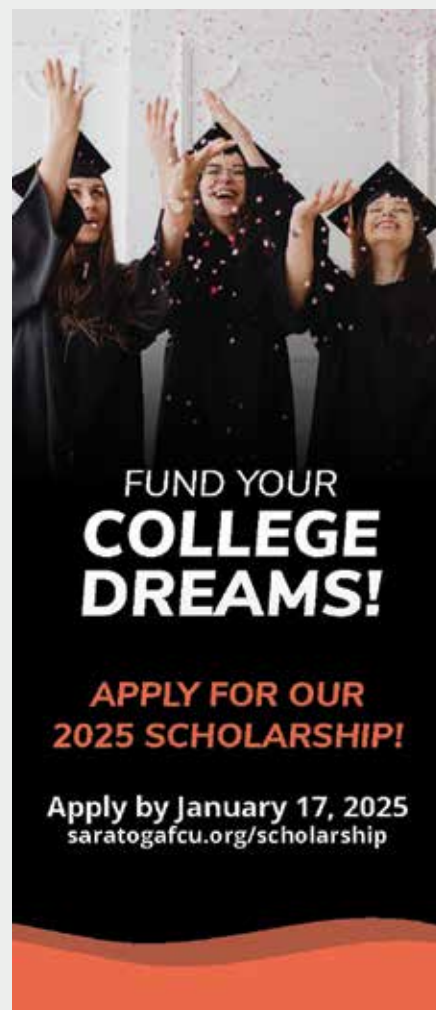
Gift card scams are a prevalent form of fraud, often targeting individuals through phone calls, emails, or social media. The basic premise of these scams is simple: fraudsters trick victims into purchasing gift cards, then requesting the card details—either the physical card number or the digital codes—for fraudulent use. These scams often prey on emotions, urgency, and trust, making it critical to understand how they operate and how to avoid falling victim.

Scammers tell different stories to get you to buy gift cards. Scammers will say they are from the government, tech support, utility company, dating website, you've won a prize or that they are a friend/family member with an emergency. Scammers will send a check for more than you expected. They tell you to deposit the check and give them the difference on a gift card. In other scenarios, the scammer may process a payment to your credit card, giving false expectations that you will be compensated. After the deposit or payment is made, the check is returned as invalid or has bounced. By this time, the scammer has already received the goods, money, or gift cards, leaving the victim with no way to recover their funds.

What To Do If You Gave a Gift Card to a Scammer

If you bought a gift card and gave someone the numbers off the back of the card, you may have been scammed. Follow these next steps:

- **Report the scam to the gift card company right away.** No matter how long ago the scam happened, report it.
- **Tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).** Every report makes a difference.
- **Monitor Your Accounts.** Keep an eye on your accounts for any suspicious activity, especially if you shared financial information during the scam and report to your financial institution.



SaratogaFederal.com | 518.583.2323 | SaratogaMortgage.org

NEW 189 Ballston Avenue, Saratoga Springs, NY 12866
444 Geyser Road, Ballston Spa, NY 12020

This credit union is federally insured by the National Credit Union Administration. Equal housing lender.

