

75

YEARS

1945 - 2020

SARATOGA'S



Spring 2020

Time to Celebrate!

Serving Saratoga's Community Since 1945

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JOIN US!

We would love to have you!
Annual Meeting and Dinner

Saturday, April 25, 2020

5:30pm

Saratoga Casino Hotel
Fortune's Restaurant

HOLIDAY CLOSINGS

Monday, May 25
Memorial Day

Friday, July 3
Independence Day (observed)

Monday, September 7
Labor Day

Monday, October 12
Columbus Day

Visit our website for all holiday closings.

Time to Celebrate!

Serving Saratoga's Community Since 1945

75 YEARS

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CELEBRATE WITH US!

As we look back over the past 75 years, a lot has changed in the way we do banking. However, our commitment to our community and to you, our member, has remained consistent. Each year, your credit union hosts a gathering for all members. The Annual Meeting and Dinner Event is the one time a year where we can guarantee that members, staff and Board of Directors come together to talk about how the credit union is assisting and serving the community. It's an event we are very proud to continue to provide our members and typically welcome about 200 attendees. Whether you are a familiar face who joins each year or have never attended, we would love to see you there and hope that you will consider joining us to celebrate as we begin our 75th year of serving the community.

UPDATES FROM YOUR CU

Regional ATM Fees are on the Rise

Stewart's ATM Fee Increasing to \$2.75

We have been notified that Stewart's ATM fees will be increasing in our community to \$2.75. We are pleased to announce that we have you covered. ATM transactions at Stewart's locations will continue to be surcharge free to our members. Please be advised terms and details of access to foreign ATMs continue to apply. Any questions, please give us a call or send us a message through online banking.

High Yield Checking Account Changes

ACH Deposit Requirement Lowered from \$2,500 to \$500

Announcing enhancements to our High Yield Checking Account program. With our High Yield Checking Account you can earn 1.00% APY* with all the benefits and convenience of a checking account. We are pleased to now provide this account for free when combined with eStatements and \$500 in monthly ACH deposits. Learn more at saratogafcu.org/checking.

*Annual Percentage Yield

Dividends earned on average daily balances of \$250 to \$5,000. Balances above \$5,000 earn 0.25% Annual Percentage Yield. Rates effective as of 3/1/2020 and are subject to change without notice. Fees may reduce earnings. Visit www.saratogafcu.org for current rates and terms.

Loan Rates are Decreasing

Ca\$hflow Line of Credit, New Rate, New Purpose

With a Ca\$hFlow Line of Credit you are protected should you need additional funds to cover checks, bill payments, ACH or simply need access to additional cash. With no annual fees and a new lower rate, many are finding a new purpose with this account as it has helped them consolidate debt from other higher rate loans or credit cards. By consolidating payments into the Ca\$hflow Line of Credit, you may be able to reduce your payments and the overall the interest paid. Let us help you get started today saratogafcu.org/apply.

ANNUAL MEETING & DINNER

April 25, 2020 | 5:30pm | Saratoga Casino Hotel

You're Invited!

Member Pricing

\$40 or 4,000 incite points

What You Receive

\$20 Cash Back at the Door

\$10 Free Play Voucher

Complimentary Drink Ticket

Complimentary Racing Program

Bring a Friend!

NonMember Pricing

\$45 or 4,500 incite points

What They Receive

\$10 Free Play Voucher

Complimentary Drink Ticket

Complimentary Racing Program

Nonmembers are welcome to attend the event however they are not eligible for \$20 cash back at the door. This is an exclusive member benefit.

RSVP

Give us a call at **518.583.2323**

Visit our website at saratogafcu.org/meeting

Free play vouchers are courtesy of Saratoga Casino Hotel. Must be over 18 years of age with a valid ID to utilize in the gaming machines. Members must attend the event to receive the giveaways. Limit one per person.

Walk-In Tickets - CASH ONLY

Member Pricing: \$40

Non-Member Pricing: \$45

Please note, walk-in tickets are NOT eligible for incentives: No Cash Back Incentive, No Free Play Voucher, No Drink Ticket, No Racing Program



Shop with Confidence!

Let us help you find a home that fits your budget. Our mortgage experts will help you determine how much you qualify to borrow and review proposed payments and costs to get you on the fast track to homeownership.

\$400 off Closing Costs

We're here for you today and on the day you move into your new home. Whether you are looking to refinance, upgrade or buy your first home, we offer lending options to fit everyone's needs.

For a limited time, we will help you with \$400 off closing costs for your mortgage!

SaratogaMortgage.org
EXP. 12/31/2020

Credit qualified borrowers. Offer does not apply to government loans. This promotion may be discontinued at any time. Present this offer to receive \$400 off closing costs. Cannot be combined with any other offers.

BOUNCING BACK FROM WINTER WEAR AND TEAR

Between all the snow, ice, wind and blistering cold, we are relieved that winter is finally over! With warm weather finally here, it's time to start spring cleaning. However, you may find some home maintenance to be a little more costly than others.

While inspecting your home, you may discover winter took a bigger toll than anticipated. From ice dams melting causing your roof to leak, to your hard-working furnace taking it's last breath, your spring cleaning turns into a bigger expense than you originally thought.

We offer you the ability to tap into your home's equity with our Home Equity Loan and Line of Credit programs. Our promise is to do it quickly and provide you with as much as you need. So when big projects come along, we have you covered.

100% of Home Value!

Our Home Equity Loan and Line of Credit allows you to tap into all the equity in your home. We promise a quick turnaround, with as little as 5 days! Plus, we offer on the spot approval and no pre-payment penalty or advance requirement.

Home Equity: No Closing Costs*

For a limited time, we will help you with all of your closing costs* for your Home Equity!

saratogafcu.org/equity
EXP. 12/31/2020

*Closing costs not including the New York State Mortgage Tax will be paid by Saratoga's Credit Union on behalf of the borrower on Home Equity Loans and Lines of Credit. Offer applies to credit qualified borrowers. This promotion may be discontinued at any time.



Home Show

Thank you to everyone who came out to see us at the Rotary Club of Saratoga Springs Home Show! We enjoyed seeing so many of our members and meeting new people!

Lisa, Branch Manager; Joanne, Mortgage Account Executive; Barb, Savings & Loan Counselor

Maple Avenue Middle School's Kindness Closet

Help us spread the love! We are collecting donations for the Kindness Closet at Maple Avenue Middle School. Led by members of Student Council and advisors, the Kindness Closet is a location where students can "shop" for clothing, school supplies, and personal care items at no cost.

Personal Care Items Needed:

*Shampoo/Conditioner

*Soap

*Toothpaste

*Toothbrushes

*Brushes/Combs

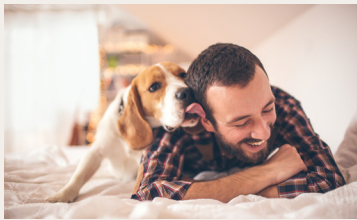
*Deodorant

*Feminine Products

*Laundry Detergent

*Monetary Donations will also be accepted for new sneakers for kids.

Drop off donations at our branch located on 23 Division Street, right in downtown Saratoga. Members who donate by April 30th will **receive a bonus of 500 points** to our incite rewards program!



Show Your Best Friend Some Love

For every referral that opens an account, you will receive \$25 cash rewards and the new member will also be welcomed with \$25. Let our family care for your family. Visit saratogafcu.org/referral to learn more.

*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.



Get Your Max Refund Guaranteed!

Tax time doesn't have to be stressful. With TurboTax, you'll get your biggest possible refund fast and your taxes done right. Plus, our members **save \$15** on all TurboTax federal products, all through tax season.

Learn more about TurboTax or our other exclusive offers that are available to our members at saratogafcu.org/discounts.

When it's important to you, it's personal to us!



Ready for a consult?

We can't wait to see you!
23 Division Street, Saratoga Springs, NY 12866



Know what you need?

Apply online!
saratogafcu.org



Questions?

Speak directly to staff!
518.583.2323



Saratoga Springs Branch
23 Division Street
Saratoga Springs, NY 12866

Contact:

518.583.2323

Fax: 518.583.9143

www.saratogafcu.org

Branch 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

President/Chairperson

Don Nickson

Vice President/Vice Chairperson

Timothy McGuiggan

Secretary

Drew Jarosh

Treasurer

Richard Thompson

Director

Michael Miller

Director

Nathan Towne

Director



We do business in accordance
with the Federal Fair Housing
Law and the Equal Credit
Opportunity Act

Equal Opportunity
LENDER



This credit union is federally
insured by the National
Credit Union Administration

