

Click & Go! 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



Shop with Confidence

Lock in your price with a Member Purchase Certificate and be confident you're getting the car and price advertised.

Stress Free Experience

Experience a stress-free car shopping process from pre-approved funding to getting the keys in your hand.

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

Saratoga's Credit Union offers a variety of vehicles and outdoor recreation vehicles up for auction. 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* PLUS \$500 Cash Back

For a limited time, Saratoga's Credit Union is offering very competitive auto loan rates **PLUS 1% Cash Back** (up to \$500!) for auto loan purchases and refinances.

- ✓ 1% Cash Back (Up To \$500)
In Addition To Most Dealer Rebates
- ✓ 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



\$15,000 Loan
Get \$150 CASH BACK!



\$30,000 Loan
Get \$300 CASH BACK!



\$50,000 Loan
Get \$500 CASH BACK!



Apply: saratogafcu.org/apply



Call: 518.583.2323



Visit: 23 Division Street
Saratoga Springs, NY 12866

Over 5,600 Shared Branches Nationwide with 30,000+ ATMs in our Network

RATES AS LOW AS 1.75% APR* AUTO LOANS

Look Inside for Details!

Get up to \$500 cash back on a car, truck, or motorcycle loan.



Saratoga Springs Service Center
23 Division Street
Saratoga Springs, NY 12866

Contact

Phone: 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

Call Center Hours

Monday - Friday
9:00 am to 5:00 pm

RATES AS LOW AS 1.75% APR* AUTO LOANS



Get up to \$500 Cash Back on Auto Loans!
▶▶ Look Inside for Details ▶▶

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- ✓ This is the Year to Buy a Home!
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REGISTER TODAY!



FREE Webinar! Student Loans 101
Wednesday, May 23, 2018
Register Online

2018 HOLIDAY CLOSINGS

Monday, May 28
Memorial Day

Wednesday, July 4
Independence Day

Monday, September 3
Labor Day

SARATOGA'S connection
Your Quarterly Credit Union Resource
Spring 2018

*Annual Percentage Rate

*Disclosure: 1.00% vehicle cash rebate (maximum \$500) offer is available on each vehicle loan application of \$2,500 or more submitted between March 15, 2018 to May 31, 2018 for new/pre-owned vehicle purchases and refinance loans transferred from other lenders. Loans must close and fund by May 31, 2018 to be eligible. Loan must be active and in good standing with monthly payments made on time for at least 90 days in order to be eligible. If the loan is cancelled or paid off prior to 90 days the offer will become invalid. Rebate paid via account credit within 120 days of submitting a completed redemption form to the primary borrower's account. Recipient is solely responsible for any personal tax liability arising out of this incentive. The credit union reserves the right to end this promotion at any time. Must be credit qualified. Offer not valid for existing Saratoga's Credit Union loans.

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Free to all members!

Student Loans Webinar

Now is the time to apply for a student loan or consolidate your existing student loans

FREE Student Loan Webinar! Whether you're searching for the best private student loan option to fill college funding gaps or want to refinance and consolidate existing student loans, Saratoga's Credit Union and our partner, Student Choice, have built solutions that will give you the credit you deserve.

When: Wednesday, May 23, 2018
Where: Online! Visit saratogafcu.org/webinar to Register
Time: 1pm or 6pm

- Topics Include:**
- Borrowing smart
 - Federal and private student loans - application and funding timeline
 - Disbursement process - where does the money go?
 - Expecting a refund for books or room and board

Our Student Choice Lending solution comes with low interest rates, flexible repayment terms, and a convenient line of credit structure that allows you to get funding for your entire undergraduate career with just one application. By borrowing from a trusted, local lender, you'll get a fair value loan with the personal service you've come to expect from Saratoga's Credit Union.

saratogafcu.studentchoice.org



Refer-A-Friend and Earn \$25!

\$25 TWENTY FIVE DOLLARS

We want to invite you and your friends and family to join our community here at Saratoga's Credit Union. For a limited time, the credit union will provide a **\$25 BONUS** to new members who join by August 31, 2018. Simply use **Promo Code FRIEND18** when opening your membership. Existing members who refer-a-friend will also receive a **\$25 BONUS** as a thank you for the referral. 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.

New members and referring members (when applicable) will receive a deposit of \$25 to their savings account after the new member opens an account with a minimum \$250 deposit. For member referrals, a completed member referral form must be submitted when the new member joins to qualify. Not eligible for previous referrals. The bonus will be awarded after 90 days of the account opening date. New members must meet eligibility requirements. Persons who live, work, worship, or attend school in Saratoga County, NY are eligible to join. Immediate family members of existing members are also eligible. Information on eligibility available at www.saratogafcu.org/Get-to-Know-Us/About-Us. Promotion expires August 31, 2018. Credit union reserves the right to discontinue promotion at any time.

This is the year to Buy Your DREAM HOME!

Here are five great reasons to consider buying a home today instead of waiting.

1. Prices Will Continue to Rise
There's no time like the present to take the next step and purchase your dream home. CoreLogic's latest Home Price Index reports that home prices have appreciated by 7.2% over the last 12 months. The same report predicts that prices will continue to increase at a rate of 4.7% over the next year. The bottom in home prices has come and gone. Home values are expected to continue to appreciate for years. Waiting to buy may mean paying a higher price in the future.

2. Low Down Payment Mortgage Options
Nowadays, home buyers no longer need to have 20% for a down payment. For a limited time, Saratoga's Credit Union is offering low down payment mortgage options and the possibility to waive PMI for those who qualify. We also have financing available for lake or second homes, investment properties and more. Learn more on our website: saratogafcu.org/mortgage

3. Mortgage Interest Rates Are Projected to Increase
Freddie Mac's Primary Mortgage Market Survey shows that interest rates for a 30-year mortgage have remained around 4%. Most experts predict that they will begin to rise over the next 12 months. The Mortgage Bankers Association, Fannie Mae, Freddie Mac & the National Association of Realtors are in unison, projecting that rates will increase by this

time next year. An increase in rates will impact your monthly mortgage payment. A year from now, your housing expense may increase if a mortgage is necessary to buy your next home.

4. Either Way You are Paying a Mortgage
There are some renters who have not yet purchased a home because they are uncomfortable taking on the obligation of a mortgage. Everyone should realize that, unless you are living rent-free, you are paying a mortgage - either yours or your landlord's. As an owner, your mortgage payment is a form of 'forced savings' that allows you to have equity in your home that you can tap into later in life. As a renter, you guarantee your landlord is the person with that equity. Are you ready to put your housing cost to work for you?

5. It's Time to Move On with Your Life
The cost of a home is determined by two major components: the price of the home and the current mortgage rate. It appears that both are on the rise. But what if they weren't? Would you wait? Look at the actual reason you are buying and decide if it is worth waiting. Whether you want to have a great place for your children to grow up, you want your family to be safer or you just want to have control over renovations, maybe now is the time to buy.

EXCLUSIVE MORTGAGE OFFER FOR YOU!

\$400 APPRAISAL FEE REFUNDED AT CLOSING

Bring in this coupon when you choose a mortgage 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 first mortgage product loans through this offer. Offer expires on September 30, 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.



CONVENTIONAL FIXED RATE | ADJUSTABLE RATE | HOME POSSIBLE | LAKE HOMES AND SECOND HOMES | INVESTMENT PROPERTY

Tap Into It! Home Equity

We offer AMAZING Rates with a Quick Turnaround, It's What ***WE*** Do!

REMODELING | FURNACE | CENTRAL AIR | ROOF | APPLIANCES | WINDOWS | PLUMBING | CREDIT CONSOLIDATION | SCHOOL TUITION

We hear about using your home equity, but what exactly is it and how does it work?

As housing markets in our area continue to rise, many home owners are regaining equity. If you're one of them, you may have recaptured financial power you lost during the market slump.

Cash in hand within 5 days!
Saratoga's Credit Union offers great home equity rates with **one of the quickest turnaround times in the county, 5 days!** Our highly efficient and knowledgeable loan officers are qualified to quickly complete your application on the spot. The industry standard can be up to 30 days. Choose a local credit union who can do it best, choose Saratoga's Credit Union.

What exactly is home equity?
Your equity is the difference between your home's current market value and what you owe on it. For example, if your home is currently worth \$110,000 and your mortgage balance is \$90,000, you have \$20,000 in equity. You can increase your equity by paying down what you owe, and/or by making improvements that boost your home's value.

Why does equity matter?
In many cases, you can borrow against your home equity and restore it later as you pay back what you borrowed. When you sell your home, the more equity you have after paying off your mortgage and any equity debt, the more money you can put in your pocket.

EXCLUSIVE HOME EQUITY OFFER FOR YOU!

\$150 APPRAISAL FEE REFUNDED AT CLOSING

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

NLHE0518

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 \$150, at closing for home equity loans through this offer. Offer expires on September 30, 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.

Why might I want to borrow against my equity?
The biggest reason is that it's less expensive than almost any other way to borrow. Rates are low, and in some cases the interest can be tax-deductible (consult with your tax advisor for details). But there's a major consideration: your property serves as security for an equity loan or credit line. If you can't pay back what you borrowed, you might lose your home. That's why many financial advisors suggest that an equity loan or line of credit is best suited to pay for something of long-term value such as home improvements, college tuition, or debt consolidation.

How can I find out more?
Come in and talk with us. We'll be glad to help you decide whether a home equity line of credit or a loan is right for you. If it's not, no problem. We have a number of other ways to borrow that won't tie up your home equity.
saratogafcu.org/equity