

# SARATOGA'S *Connection*



*Member News*

*Winter 2023*

## LOCAL SERVICE. WORLDWIDE ACCESS.

**Did you know that we have over 5,600 branches and 30,000 surcharge-free ATMs in all 50 states and across 14 different countries?**

That's more direct access to your money than most traditional banks offer. You can perform a range of transactions just as if you were at one of Saratoga Federal's branch locations! Finding a Shared Branch near you is as easy as 1 - 2 - 3

1

### MOBILE

Find the CO-OP  
ATM/Shared Branch  
locator on the Apple  
App Store or through  
Google Play



2

### TEXT

Text a zip code to  
91989 to find nearby  
ATM and Shared  
Branch locations  
SB = Shared Branch  
SBX = Shared Branch Express



3

### CALL

Call 888-748-3266  
to find a location by  
telephone



## TRANSFER YOUR CREDIT CARD BALANCES FOR A LOWER RATE.

*Plus, get all the perks you love.*

- Lifetime Balance Transfer & Cash Advance
- Same Rate for All Credit Scores
- Rewards on Every Purchase
- Same Day Pick-up
- Fraud Manager
- No Annual Fee

### Ready to Get Started?

Scan the QR Code to  
start your application.



### A DIFFERENT APPROACH TO DEBT CONSOLIDATION

# 6.99% APR\*

Balance Transfers and Cash Advances  
completed until 12/31/2023

# 11.99% APR\*

Balance Transfers and Cash Advances  
completed after 12/31/2023

\*Annual Percentage Rate. For credit card rates and details, please visit [saratogafcu.org/rates/visa](https://saratogafcu.org/rates/visa). Promotional rate of 6.99% Annual Percentage Rate applies to any Balance Transfer and / or Cash Advance request received before December 31, 2023. Any Balance Transfer will remain at that rate until the amount of the Balance Transfer is paid off. After December 31, 2023, all Balance Transfers and Cash Advances made will reflect the 11.99% APR. All rates are subject to changes without notice. Other Charges / Fees: Late Payment Fee - \$27.00. Balance Transfer Fee - None, Over Credit Limit Fee - None. Foreign Transaction Fee - 2.00% of transaction amount. Non-Currency Conversion - 1.00% Collection Costs: You agree to pay all costs of collecting the amount you owe under the credit card agreement including court costs and reasonable attorney fees.

36880-NEWS-1222

## News Briefs

### Upcoming Holiday Closings

Please note that we will be closed in observance of the following holidays:

Martin Luther King, Jr. Day  
Monday, January 16, 2023

President's Day  
Monday, February 20, 2023

### Late Openings

Please note that we will open late at 10:00 a.m. on Wednesday, January 25, 2023 due to staff training and development.

### Get Involved and Serve on your Credit Union's Board of Directors

Three positions on the Board of Directors will be open for election at the 2023 Annual Meeting. Credit union members have the ability to serve as a volunteer on the Board of Directors. Interested candidates should contact the Nominating Committee by calling 518.682.3354 to review the application process. The Nominating Committee includes Jane Decoteau, Timothy McGuiggan and Michael Miller who will review the nominee applications and verify the nominee's eligibility. Interested candidates should contact the credit union by January 31, 2023.

## CLICK. SEND. DONE.

### Still writing checks to pay bills?

Save yourself time and money with our free bill pay program that is available inside both of our Online and Mobile Banking platforms. Set up one-time payments, schedule future payments or create recurring payments for bills right from your Saratoga Federal account.

#### Not enrolled in Online Banking?

Learn more at [SaratogaFederal.com](https://SaratogaFederal.com).



#### New to Mobile Banking?

Download our app for Apple and Android



## INTRODUCING NEW ATMS TO SARATOGA FEDERAL MEMBERS!

We believe you should be able to bank where you shop. That's why we've expanded our ATM network so you can now check another item off your to-do list when you shop at Price Chopper / Market 32. Enjoy unlimited access at the ATM locations inside of all 11 stores within Saratoga, Washington, and Warren Counties. Simply visit the ATM located near the customer service center and enjoy:

### UNLIMITED ATM ACCESS

- No Surcharges at the ATM
- Unlimited Balance Checks
- Unlimited Cash Withdrawals



At Saratoga Federal, we are always looking for ways to make banking with us more convenient for our members and we are beyond excited to share this news with you.

## FROM HOME-SWEET-HOME TO ON-THE-GO

eSuite

We believe you should never have to come to a branch. Unless you really want to. That's why we offer you a variety of mobile, online and convenience tools as part of our eSuite Account.

Manage your money on the go with our Mobile app. Mobile banking is one of the stars of our eSuite program because there is so much you can do right from our Mobile app, including:

### Mobile deposit:

Take a photo of your checks for deposit

### Bill capture:

Take a photo of your invoice to pay in bill pay

### Bill pay:

Set up one-time payments, schedule future payments or create recurring payments from your account

### External transfers:

Send money to an account at another financial institution

**Learn more about Mobile Banking and all of our eSuite offerings!**



## PRODUCTS · SERVICES

- eServices
- Account Alerts
- Bill Pay
- CardValet
- Debit Cards
- External Transfers
- Mobile App
- Mobile Check Deposit
- Loan Accounts
- Auto Loans
- Boat Loans
- Child Care Loans
- Credit Cards
- Home Loans
- Mortgages
- Motorcycle Loans
- Personal Loans
- Recreational Vehicle Loans
- Student and Educational Loans
- Deposit Accounts
- Free Basic Checking
- Premier Checking
- High Yield Checking
- Money Market Checking
- Holiday Club Accounts
- Savings Accounts
- Student Accounts
- Vacation Club Accounts

## ACCESS

- 30,000 CO-OP ATMs
- 5,600 Shared Branches
- 11 Price Chopper / Market 32 ATMs
- 300 Stewart's Shops ATM Access
- 24/7 Online Mortgage Application
- 24/7 Online Account Opening
- 24/7 Online Credit Application
- 24/7 Member Service Call Center
- 24/7 eTeller Phone Banking
- 24/7 Text Banking

## BENEFITS

- Auto, Life & Homeowners Insurance Discounts
- College Scholarship Program
- Defensive Driving Course Discounts
- H&R Block Discounts
- Member Loyalty Discounts
- Skip-A-Pay Program
- Travel & Entertainment Discounts
- Turbo Tax Discounts

## LET US COUNT THE WAYS TO USE YOUR HOME'S EQUITY

Your home's equity is a powerful and economical way to finance large purchases. We offer two different programs depending on your needs:

- Fixed-Rate Home Equity Loans
- Home Equity Lines of Credit

Both of these programs can help you consolidate your debt, renovate your home, pay for college tuition, home repairs, and so much more. Our promise is to do it quickly and provide you with as much as you need for whatever project or purchase you have in mind.

Applying is easy and you will have access to the equity in your home in no time because we have the fastest turnaround in town. Benefits of a Home Equity Loan or Line of Credit with Saratoga Federal include:

- Flexible terms
- Loans up to \$250,000
- Up to 100% Loan-to-Value (CLTV)
- No pre-payment penalties
- No application fee
- No annual fee

**Learn more and  
apply today!**



## Locations

### **SARATOGA SPRINGS BRANCH**

23 Division Street  
Saratoga Springs, NY 12866

518.583.2323  
Toll Free: 866.322.2684  
Fax: 518.583.9143

#### **Hours**

Monday-Friday 9 AM – 5 PM

### **BALLSTON SPA BRANCH**

444 Geyser Road  
Ballston Spa, NY 12020

Phone: 518.583.2323  
Fax: 518.885.0369

#### **Hours**

Monday-Friday 9 AM – 5 PM  
Saturday 9 AM – 1 PM

### **Interactive Teller Machine (ITM) Hours**

Monday-Friday 7 AM – 6 PM  
Saturday 9 AM – 1 PM

### **MAILING ADDRESS**

23 Division Street  
Saratoga Springs, NY 12866

### **Debit Card Activation and PIN Reset Line**

518.583.2323 x 773  
800.992.3808

### **Report Lost or Stolen Card**

VISA Debit Card  
800.472.3272

VISA Credit Card  
877.223.4573

Outside USA: 800.472.3272

## CONSOLIDATE DEBT THE EASY WAY

We believe everyone deserves an easy way to consolidate credit card debt. That's why we have a different approach to debt consolidation with our eCash program where you can get up to \$20,000 to consolidate debt.



With an eCash Account, you can quickly transfer funds from your eCash Account and pay off your credit cards one by one. You'll have funds at your fingertips and be in control of how and when it is used. And one of the best parts? The loan will only be utilized as you need it and you will only pay interest on what is accessed.

Our eCash Account has no annual fee, which makes it the perfect addition to your checking account and the perfect way to pay off holiday debt in the new year.

### A DIFFERENT APPROACH TO DEBT CONSOLIDATION

## TRANSFER

funds right into your  
checking account

## PAY-OFF

your credit card balances  
easily and quickly

## ENJOY

the freedom from  
credit card debt



**Don't have an eCash  
Account? Contact us today!**



## COME SEE US AT THE SARATOGA HOME & LIFESTYLE SHOW

**Saturday, March 4, 2023**

**Sunday, March 5, 2023**



A variety of businesses will exhibit on the main floor of the Saratoga Home & Lifestyle Show, including categories such as home improvement, landscaping, décor and fine finishes, heating and plumbing, pools, financial and professional services, and many more.

The Art Show, also on the main floor, will feature 25+ artisans showing photography, painting, woodworking, jewelry, and wine, with items available for purchase.

**Admission is free.**  
**Visit [rotaryhomeshow.com](http://rotaryhomeshow.com) for details.**

