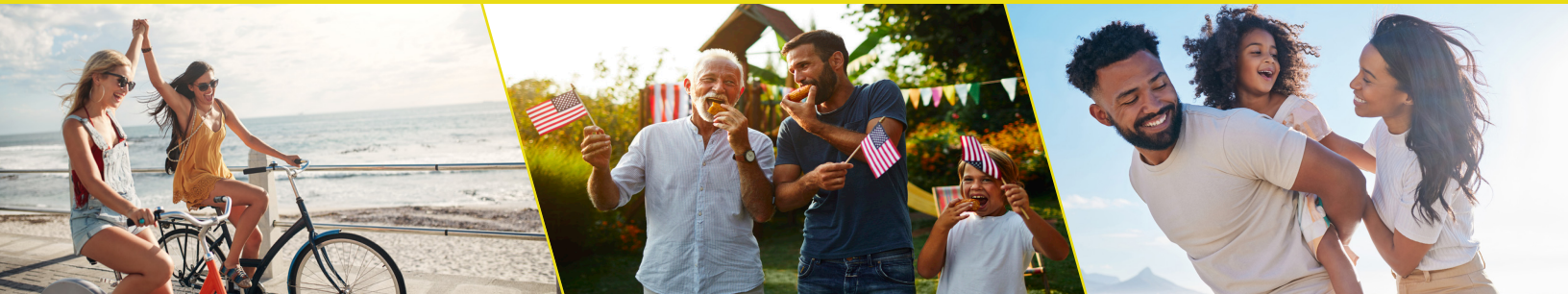


# Signature Moments

THIRD QUARTER 2023



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Rewards

#### HIGH-YIELD CHECKING

## Your High-Yield Checking Account just got better!

**Earn 4.00% APY<sup>1</sup> on balances up to \$20,000** with a High-Yield Checking account. With no minimum balance requirements and no monthly account fee, it's another way to save big. Available for personal and business accounts.

#### Here's how you qualify:

- ✓ Only one High-Yield Checking per account
- ✓ Your debit card must have at least 15 transactions post per month<sup>2</sup>
- ✓ Have a direct deposit totaling \$1,000 or more into your account per month
- ✓ You must be enrolled in e-statements

**Balances above \$20,000 or accounts not meeting the requirements will earn the standard checking APY for that month.**

Open your account today by visiting [SignatureFCU.org/High-Yield](https://SignatureFCU.org/High-Yield)

<sup>1</sup>APY = Annual Percentage Yield. Rates are current as of May 19, 2023. Balances above \$20,000 or accounts not meeting the qualifications earn 0.00% APY, while balances below \$20,000 and meeting the qualifications will earn 4.00% APY. Rates are set by the Board of Directors and may change without notice. Fees could reduce earnings on the account.

<sup>2</sup>The debit card must be used at least 15 times per month and those transactions must post during the month. SFCU calculates the number of transactions from the first day of the month to the last day of the month.



Federally Insured  
by NCUA

Membership eligibility required.

*Signature*  
FEDERAL CREDIT UNION  
Everywhere You Are

# A Message From Our CEO



Paula Hoelzel, CEO

In light of recent financial institution failures, I want to assure you of your credit union's continued strength and stability. As a member, you can rest easy knowing that your deposits are in a safe place, and that they are federally insured up to at least \$250,000 by the National Credit Union Administration.

We are in an excellent position to continue meeting your financial needs now and into the future. We are a not-for-profit cooperative that allows us to make the right decisions for the benefit of our members, and the health of our credit union. Most

of our management team have been with us for a very long time and have a lot of experience in their role, we are also overseen by an elected Board of Directors made up of members just like you. Signature Federal Credit Union is regularly examined by federal financial regulators. We have a solid asset base and a strong loan portfolio. We manage conservatively and we do not take risks similar to banks in the news who focused on startup companies, venture capital firms and cryptocurrencies. We remain well-capitalized and strong, and member deposits are secure.

We continue to improve our electronic services; we recently made it a lot easier to add your credit and debit cards to your mobile device's wallet. You can now add your cards and verify your cards by text or email rather than contact the credit union, and your digital wallet will be updated right away. We have signed a contract with a biometric security company to make sure online and mobile app transactions are more secure. This biometric service will be able to pick up on irregularities in members usage habits and automatically shut down your account if it suspects fraud. We continue to work daily on making sure your accounts are safe from fraudsters. It is very important that you make sure you do not give your personal information to anyone over the phone or in an email. Please do not click on attachments in emails, those attachments are loaded with malware and once you click on the attachment, the malware will search your emails looking for personal information that may have been sent prior in another email, it will also start sending emails to other people in your email list trying to fool them into opening an attachment. It is also very important that you do not fall for social media scams, there are many of them.

I also want to alert all of our members who have a mortgage with the credit union, you may receive a mailing about your mortgage, and it will appear it is from the credit union, however it may be a scam. Mortgage information is public, so it is easy for fraudsters to obtain your name and mailing address. Please review any mailing closely and contact the credit union if you are unsure of its authenticity.

I hope everyone has some planned time with their family and friends this summer. I know I am looking forward to a week in Maine with my family. Happy Summer!



Paula Hoelzel, CEO  
Signature Federal Credit Union

## Partnerships

7<sup>th</sup> UPMA National Convention

August 26 - September 1, 2023  
Denver, CO

\*SFCU Annual Meeting held here\*



### ELECTION OF OFFICIALS

## Check your mailbox for your 2023 Election of Officials Ballot

Ballots will be mailed on July 28th. You can cast your vote one of two ways:

- 1 You can vote online with your election code and voting PIN, located on your mailed ballot. You can **vote online until 11:59 PM on August 25, 2023.**
- 2 You can mail your ballot, but don't forget, it must be **received by 5:00 PM on August 25, 2023.**

Please be sure to follow the instructions in the ballot letter so that your vote does not get voided.

We hope to see you at the Credit Union's Annual Meeting at the Sheraton Denver Downtown in Denver, CO on Wednesday, August 30th at 3:00 PM where the election results will be announced.

### UPMA NAT'L CONVENTION

## Stop by our Booth at the UPMA National Convention for your chance to win an Apple Watch!

Look for the scratch off card in your registration bag to see if you're our lucky grand prize winner! Prizes can be redeemed at the SFCU branch in the Plaza Court 6 Foyer, Concourse Level, Sheraton Denver Downtown.

The Credit Union will be able to assist you with all your financial needs at our fully operational booth. We can't wait to see you there!

### Hours of Operation:

Saturday, August 26 <sup>th</sup>	9:00 AM - 3:00 PM
Sunday, August 27 <sup>th</sup>	8:00 AM - 3:00 PM
Monday, August 28 <sup>th</sup>	8:00 AM - 3:00 PM
Tuesday, August 29 <sup>th</sup>	CLOSED
Wednesday, August 30 <sup>th</sup>	8:00 AM - 2:00 PM
Thursday, August 31 <sup>st</sup>	8:00 AM - Noon

Prizes cannot be redeemed after August 31, 2023 at 12:00 PM MST.

## EZ SAVE CERTIFICATE

# Earn up to 4.00% APY\* on balances up to \$25,000 with an EZ Save Certificate!

Open your EZ Save Certificate today with just a \$50 minimum deposit, and make additional deposits anytime.

### Our EZ Save certificate offers:

- » 12-month term; after 12 months you have the opportunity to transfer the balance to another Share Certificate
- » One EZ Save Certificate per account (Limit \$25,000\*)
- » Make additional deposits anytime by mailing a check, setting up a payroll/retirement allotment, Online Branch or Mobile App transfer, or even transfer funds from your local financial institution

Open your account online at [SignatureFCU.org/Certificates](https://SignatureFCU.org/Certificates) or by calling (800) 336.0284 ext. 684



**Interested in a different certificate type?** Check out our recently raised rates and find the term that works for you by scanning the flowcode on the left.

\*Balances under \$25,000 will earn 4.00% Annual Percentage Yield (APY). Rates are current as of May 19, 2023. Balances over \$25,000, including any paid dividends, will earn 0.10% APY. Once your balance reaches \$25,000, in order to earn the full dividend of 4.00% APY you must request your earned dividends to be automatically transferred out of the EZ Save Certificate. A penalty may be assessed for early withdrawal of funds excluding dividends. Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).

## PERSONAL LOAN

# Fund your summer fun

Plan a getaway for your family. Update your backyard. Send a child or grandchild to a fabulous summer camp. There are endless ways to have a memorable summer and our **Fund your Fun** loan can help!

### Our Fund your Fun loan features:

No payments for  
**60 days**

Rates from  
**7.25% - 9.75% APR\***

Loan amounts up to  
**\$50,000**

Terms from  
**24 - 84 months**

Apply now at [SignatureFCU.org/FundYourFun](https://SignatureFCU.org/FundYourFun)

\*APR = Annual Percentage Rate. Your actual APR will be determined at the time of application and will be based on your application and credit information. Not all applicants qualify for the lowest rate. Rate quoted assumes excellent borrower credit history. Rates are set by the Board of Directors and may change without notice. Estimated payment is \$44.90 per \$1,000 financed and is based on the lowest rate and a term of 24 months. Payments will vary based on the rate and term you qualify for. Interest accrues daily. Delaying your first payment will result in several months without a reduction in your principle balance.



## MOBILE APP

# We're everywhere you are with our SFCU Mobile Banking App



Access your accounts anytime by downloading our **SFCU Mobile Banking** app from your smartphone app store.

- » View balances and transfer funds
- » View accounts, loans and Visa® transactions
- » Make loan and Visa payments
- » Apply for a loan
- » Remote Deposit Anywhere (RDA)<sup>1</sup>

Visit [SignatureFCU.org/e-Services](https://SignatureFCU.org/e-Services) to learn more.

The SFCU Mobile Banking App will not be accessible nightly during the overnight update process typically, from 12:00 AM – 3 AM EST. If you log in during the nightly update, it will say "error syncing."

<sup>1</sup> SFCU reserves the right to impose limits on the amount(s) and/or number of deposits.

## CLUB ACCOUNTS

# Save with a goal in mind

A Club Account allows you to set money aside for a specific purpose, and access those funds as needed. Plus, they offer more dividends than a standard savings account, helping your money grow faster.

### Types of Club Accounts:

#### HOLIDAY CLUB

Save year-round, so when the busy holiday season rolls around, you're not wondering how you're going to pay for everything.

#### VACATION CLUB

Save for your upcoming vacation to ease your worries of overspending while traveling.

#### CONVENTION CLUB

Stay within budget when you save for your upcoming state or national convention.

#### NAME YOUR OWN CLUB

Give this account a nickname to remind yourself what you're saving for.

Open your account at [SignatureFCU.org/ClubAccounts](https://SignatureFCU.org/ClubAccounts)



## Take advantage of our limited-time low-intro rate HELOC!

We're offering a low **1.90% APR\*** introductory rate on a **Home Equity Line of Credit for 90 days!** After the 90-day intro period, your rate will be 8.25% - 18.00% APY.

Plus, with up to 100% financing, you can begin those home renovations you've been dreaming of. Or, use your HELOC to fund other expenses in life, such as:

✓ Debt consolidation	✓ Weddings
✓ Educational expenses	✓ A dream vacation
✓ Business start-ups	✓ Medical bills

Apply today at [SignatureFCU.org/LowIntroHELOC](https://SignatureFCU.org/LowIntroHELOC)

\*APR = Annual Percentage Rate. Signature Federal Credit Union reserves the right to end or modify this offer at any time. Introductory rate of 1.90% is for ninety (90) days on new home equity lines of credit only. After the introductory period, your APR will revert back to the rate you were approved for, which is between 8.25% - 18.00%. Rates are set by the Board of Directors and may change without notice. The Credit Union will pay up to \$1,000 of the closing costs which include but are not limited to; credit report, flood determination, verification of employment, settlement charges, title, appraisal fees, government charges and recording fees. This offer excludes the processing fee and any origination fees charged for investment properties. Closing costs vary based on location, type of property and the loan amount. Any closing costs over \$1,000 (generally \$0 - \$500) are paid by the member and can be added to the loan request. Paying your loan off within 3 years (36 months) from the loan origination date, will result in the reimbursement of all closing costs associated with this loan transaction paid by Signature Federal Credit Union. These costs will be added to the payoff of this loan. An employment verification fee of \$55.50 will be assessed for each working applicant and a processing fee of \$250 also applies, and is the responsibility of the member. Home equity lines of credit are available for properties nationwide, except in Alaska, Hawaii, Texas, Guam, and Puerto Rico. Property insurance is required to open a home equity line of credit. All loans are subject to credit approval.

### AUTO LOANS

## No payments for 90 days\* on all vehicle loans

For a limited time when you finance your new or used car, truck, motorcycle, boat, RV, or ATV through Signature FCU you can enjoy your new vehicle for up to 90 days before making your first loan payment.

PLUS, when you add GAP Insurance, Auto Warranty Protection, or set up automatic payments you **qualify for a 0.25% discount off your approved rate.**

**Ready to get started?** Apply for your pre-approval today at [SignatureFCU.org/Vehicle](https://SignatureFCU.org/Vehicle), so you know exactly how much you can afford before heading to the dealership.

\*Interest accrues daily. Delaying your first payment will result in several months without a reduction in your principle balance. Signature Federal Credit Union reserves the right to end or modify this offer at any time. Promotion available on new and used car, truck, motorcycle, boat, RV, and ATV loans.



## There are more reasons than ever to love being a member of Signature FCU

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Signature FCU membership saves you money through exclusive member-only offers through our trusted partners.

Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- » Members can save and get a **\$25 cash reward** for each new line when they switch to **Xfinity Mobile**.
- » Members get up to \$150 cash reward from Love My Credit Union Rewards with new residential services with **Xfinity**.
- » Members can save and get a **\$50 cash reward** for each new line when they switch to **Spectrum Mobile**.
- » Savings up to **\$15 on TurboTax** federal products.
- » Members can save \$25 on in-office tax prep at **H&R Block**.
- » Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- » Exclusive access to **home tech support and protection** with Asurion Home+.
- » Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
- » Build your credit history with rent and save up to 30% with **Rental Karma**.



Learn all about how your credit union membership gets you all these exclusive savings and more by visiting [LoveMyCreditUnion.org](https://LoveMyCreditUnion.org) or scanning the QR code.

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**SFCU NMLS # 401612**

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#### EMAIL

[cumail@SignatureFCU.org](mailto:cumail@SignatureFCU.org)

#### FOLLOW US



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