

# Signature Moments

FIRST QUARTER 2024



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#### PERSONAL LOAN

## Get your finances in shape

Your physical fitness isn't the only thing you should strive to improve in the new year. Our **In Shape loan** could help you consolidate your high-rate debts into one low monthly payment.

#### Our In Shape Loan Features:

- ✓ No payments for **60 days**
- ✓ Rates from **7.50 - 10.00% APR\***
- ✓ Loan amounts **up to \$50,000**
- ✓ Terms from **24 - 84 months**

Apply online at [SignatureFCU.org/InShape](https://SignatureFCU.org/InShape)

\*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 \$45.01 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.



#### NO PENALTY CERTIFICATES

## Penalty Free Withdrawals for all 3-12 Month Certificates!

For a limited time, you can withdraw the full balance of your 3, 6, 9, or 12-month certificate with no penalty.

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

SFCU reserves the right to modify or end this promotion at any time. Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).



Federally Insured  
by NCUA

Membership eligibility required.

*Signature*  
FEDERAL CREDIT UNION  
.....  
Everywhere You Are

# A Message From Our CEO



Paula Hoelzel, CEO

As a new year begins, I wanted to take a moment to reflect on the state of the economy and share some news about your Credit Union. Despite the challenges we faced in 2023, I am pleased to report that our economy is showing signs of resilience and recovery.

Inflation has been a concern for many, but we are closely monitoring the situation and taking proactive measures to mitigate its impact. Our team is working diligently to ensure that our members' financial well-being remains a top priority. Rest assured, we are continuously adapting

our strategies to navigate these uncertain times and protect your interests.

We are committed to offering competitive rates and providing you with the best financial solutions currently available. Dividend rates have been the highest we've seen in a very long time, and many of our members have taken advantage by opening a Share Certificate. For a limited time, we have eliminated early withdrawal penalties for all our certificates with terms ranging from 3 through 12 months. Our aim is to help you achieve your goals while maintaining stability and security.

Speaking of your credit union, I am proud to share that we have made significant progress in enhancing our services and improving member experiences. We have invested in innovative technologies to offer you convenient and secure banking options, such as our user-friendly mobile app that allows you to deposit checks using your smartphone, set up an automatic deposit from your local financial institution to your SFCU account, and conveniently locate free ATM's and Shared Branches anywhere in the country. We are here to support you every step of the way.

I have talked numerous times about the various types of scams that can target you. This is a reminder not to click on any links that you receive, and do not answer calls from people you do not know. Instead, let it go to voice mail and call them back, if necessary. Do not open messages on social media and do not buy money orders or cash checks for anyone. Our Member Services department is always available to assist you if you have questions. You can reach them at (800) 336.0284 ext. 684.

As we move into 2024, I am confident that together we will overcome any challenges and embrace a bright future.

On behalf of the credit union staff and officials, may the upcoming year bring success, prosperity, and new opportunities.

Thank you for being a valued member of The Signature Federal Credit Union.

Warm regards,

Paula Hoelzel, CEO  
Signature Federal Credit Union

## Partnerships

### NAPS Legislative Training Seminar

March 3 - 6  
Arlington, VA



#### ELECTION OF OFFICIALS

## 2024 Election of Officials

Two positions on the Board of Directors and one on the Credit Committee will need to be filled August 2024. Each term is three-years.

Any member in good standing may apply to run for these positions. Nomination applications to run in the 2024 election, can be found on our website at [SignatureFCU.org/Election-of-Officials](https://SignatureFCU.org/Election-of-Officials). Completed applications can be mailed or emailed to our Nominating Committee at:

#### MAIL

Nominating Committee, Signature FCU  
PO Box 148  
Alexandria, VA 22313-0148

#### EMAIL

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

**Applications must be completed and returned by March 1, 2024.**

The balloting process will begin in July and will be offered by paper and online. The election results will be announced at the Credit Union's 2024 Annual meeting in Orlando, FL.

#### SCHOLARSHIP

## Be a 2024 scholarship applicant

SFCU understands the importance of higher-education and how costly it can be.

Members needing assistance with their higher education tuition or related expenses can apply for our essay-based scholarship, where three winners will be awarded **\$1,000 each**.

This year's essay topic is: **How do you define success?**

Essay's must be received by June 21, 2024 at 11:59 PM EST in order to be considered.

To view all the requirements and submit your 250-500 word (typed and double-spaced) essay visit [SignatureFCU.org/Scholarships](https://SignatureFCU.org/Scholarships)

\*SFCU Officials, employees, and their families are not eligible to apply. Applicants may apply for the scholarship each year they are eligible, but can only be a scholarship winner once.

## BALANCE TRANSFERS

# Say “yes” to paying less!

Transfer your high-rate credit card balances to your SFCU Visa® credit card and receive an **introductory 0% APR\* for 12 months on all new balance transfers!**

After the 12-month introductory period, your rate will be 10.99% - 17.99% APR.

Take advantage of this offer before it ends on March 31, 2024. Transfer your high-rate balances at [SignatureFCU.org/BalanceTransfer](https://SignatureFCU.org/BalanceTransfer)

**Don't have a SFCU Visa card?** Apply for one at [SignatureFCU.org/Visa](https://SignatureFCU.org/Visa)

\*APR = Annual Percentage Rate. This promotion is valid from 10/1/2023 - 3/31/2024. Introductory rate of 0% is for 12 months and will apply to balance transfer(s) amount only. After the introductory period, your regular APR of 10.99% - 17.99% APR will be applied to the remaining balance, new purchases, and new balance transfers. Interest will begin charging on the remaining balance at 12 months from the transaction date. Balance transfer(s) do not earn points or cash rebate.

## CASH BACK DEBIT

# Earn cash back rewards with our new Cash Back Debit Checking Account!

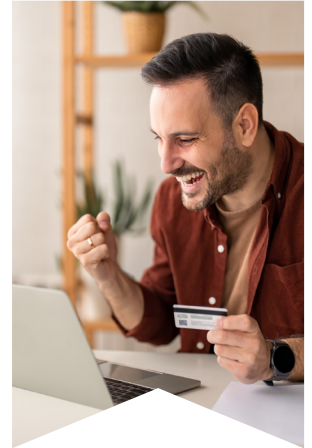
Our new checking account **earns 1% cash back on all purchases** made with your debit card\*. There are no minimum balance requirements or account fees, and when you set up direct deposit you can get paid up to two days early!

**To qualify for our Cash Back Debit Checking Account rebate, you must have:**

- » Payroll or Retirement direct deposit required totaling \$1,000 or more per month

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

\*Cash Back Debit Checking has certain requirements that must be met: A payroll or retirement direct deposit totaling \$1,000 or more per month is required to earn the 1% cash back. Only one Cash Back Debit Checking per account allowed. ATM transactions, the purchase of money orders or other cash equivalents, cash over portions of point-of-sale transactions, Peer-to-Peer (P2P) payments (such as Apple Pay Cash), online sports betting and internet gambling transactions, and loan payments or account funding made with your debit card are not eligible for cash back rewards. Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).



## CREDIT BUILDER VISA®

# Build positive credit history with our Credit Builder Visa

The credit limit of this Visa card is determined by how much of a deposit you make to secure the card. For example, if you make a \$500 deposit, that is the credit limit available on your card.

**Our Credit Builder Visa features:**

- » A minimum deposit of \$500
- » A low APR\*
- » No annual fees, balance transfer fees, cash advance fees, or foreign transaction fees
- » No minimum finance charges
- » Digital wallet

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

\*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. Rates are set by the Board of Directors and may change without notice.

## IRAS

# Planning for the future is always a good idea

Invest in your future with either a Traditional or Roth IRA. SFCU offers both, so you can choose the account that works best for you.

### TRADITIONAL IRA

A type of retirement savings that allows tax-deferred contributions. Contributions must come from earned income. Typically amounts in your traditional IRA (including earnings and gains) are not taxed until distributed.

### ROTH IRA

A type of retirement savings that allows after tax contributions. Contributions must come from earned income.

Start saving today at [SignatureFCU.org/IRA](https://SignatureFCU.org/IRA)

Please consult your tax advisor for advice based on your age, long-range earnings outlook, and retirement plans.



## Up to 100% financing on Home Equity Lines of Credit

Begin working on those home renovations you've been dreaming of, such as:

- ✓ Total home renovation
- ✓ Open-concept living
- ✓ Outdoor living space

**Not interested in home renovations?** Don't worry, home equity lines of credit aren't just for home improvements. Use your HELOC to fund other expenses in life, like:

- ✓ Debt consolidation
- ✓ Weddings
- ✓ Business startups
- ✓ A dream vacation
- ✓ Education expenses
- ✓ Cosmetic surgery

Learn what documents you'll need to apply and fill out an application at [SignatureFCU.org/HELOC](https://SignatureFCU.org/HELOC)

Home equity lines of credit are available for properties nationwide, except in Alaska, Hawaii, Texas, Puerto Rico and Guam. All loans are subject to credit approval.

### CLUB ACCOUNTS

## It's never too early to start saving for the next holiday season

Save all year long, so when the busy holiday season rolls around again, you're not wondering how you're going to pay for everything. Plus, you'll earn more dividends than a standard savings account, helping your money grow faster.

**Interested in saving for something else?** Check out our other Club Account types:

<b>VACATION CLUB</b>	Ensure you have enough money saved for your upcoming travels.
<b>CONVENTION CLUB</b>	Stay within your budget for your upcoming state or national convention.
<b>NAME YOUR OWN CLUB</b>	Give this account a nickname to remind yourself what you're saving for.

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



There are more reasons than ever to love being a member of SFCU

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union 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 these.

- » **T-Mobile:** Get **\$50 for each new line** you switch to T-Mobile through Love My Credit Union Rewards. Call 877-520-1160 to get this member offer.
- » **Spectrum Mobile:** Get a **\$50 cash reward** for each new line when you switch to Spectrum Mobile. Call 833-804-3916 to get this special offer.
- » **TurboTax:** Get a bigger discount this tax season with **savings of up to 20%** on TurboTax federal products.
- » **H&R Block:** Members can **save up to \$25** on in-office tax prep at H&R Block.
- » **TruStage Home & Auto Insurance Program:** Get exclusive member pricing and a FREE, no-obligation quote by calling 800-789-6286.
- » **Asurion Home+:** Exclusive access to home tech support and protection.
- » **Rental Karma:** Build your credit history with rent and **save up to 30%** on Rental Karma.
- » Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program.**



Scan the QR code or visit [LoveMyCreditUnion.org](https://LoveMyCreditUnion.org) to learn all about how your credit union membership gets you all these exclusive savings and more. Check them out and start enjoying credit union member benefits you never knew you had.

## Exclusive Member Discounts—Just for you!

Membership has its rewards! This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.

Members get a bigger discount this tax season with **savings of up to 20% on TurboTax** federal products.

Get the best-in-market offer with **savings of up to \$25 on H&R Block** professional tax prep.



Scan the QR code to get your discounts and enter to win, or visit [taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org) today!

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.



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Alexandria, VA 22313-0148  
**SFCU NMLS # 401612**

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[SignatureFCU.org](https://SignatureFCU.org)

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

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