

Signature Moments

FIRST QUARTER 2023



In This Issue

Page One

- » Personal Loan
- » Skip-a-Pay

Page Two

- » CEO's Message
- » Partnerships
- » Election of Officials
- » Call Center Hours

Page Three

- » High-Yield Checking
- » Home Equity Products
- » Money Markets
- » Scholarship

Page Four

- » Rewards Cards
- » Share Certificate
- » Love My Credit Union Rewards

PERSONAL LOAN

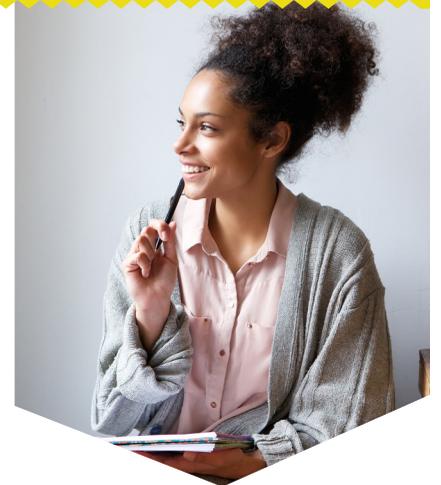
Make your move in 2023!

The new year is a time to reflect and make goals for the next 365 days.

Whether you're planning on renovating your home or starting your own small business, now is the perfect time to get started, and our **"Make your Move"** loan could help!



View loan rates and apply by scanning the QR code on the left or visiting SignatureFCU.org/MakeYourMove



SKIP-A-PAY

Freeze your loan payment this winter with Skip-a-Pay



For a small fee, you can skip one monthly or two bi-weekly payments* and you can choose the month. For details visit SignatureFCU.org/Skip-a-Pay

*Your final loan payment will be extended by one month and a \$35 processing fee will be charged. Interest will accumulate on your loan during the month you skip your payment. All loan payments must be current and in good standing to qualify. Loans must have been on the books for at least one (1) year to be eligible for this promotion. A maximum of one skipped payment per loan is permitted in a 6-month period. Mortgages, Home equities, and Fast Cash Loans do not qualify for this promotion.



Federally Insured
by NCUA

Membership eligibility required.

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

A Message From Our CEO



Paula Hoelzel, CEO

Happy New Year!

2022 was a very challenging year; we have never had such a change in dividend and interest rates in such a short amount of time. Our dividend rates went from almost zero to over 4% practically overnight. With having such a large increase so quickly we had to take a look at our expenses and we had to make cuts just as quickly to accommodate the sudden increase in dividend expense. I know this increase in dividends has been very beneficial to our members who have not seen rates like these in a very long time.

Our premium rewards card, Visa Signature, offers 2% cash back on all purchases or 2 points for every \$1 spent. This card was previously only offered to members that had high A credit scores, I am happy to announce that we have opened this card up to B credit scores as well. Members can apply online to see if they are eligible to switch to Visa Signature.

I know that many of you receive our dormant account letter from time to time, your account must have one transaction per year. We are happy to set up a reoccurring automatic deposit to any of your accounts to make sure they don't go dormant. If you have an account set up for children or grandchildren and would like to set up a deposit every year for their birthdays, Christmas or other holidays our Member Service representatives are always happy to help you. I, myself make a deposit to my great granddaughter's EZ Save Certificate each payday. When it matures each year, I transfer the funds to a regular share certificate that pays a higher dividend rate and then open another EZ save with \$50, so I can make deposits to that certificate all year. I may not be around to see her use the money, but I want to leave her money to go to college or start a business if that is what she chooses to do. It's never too late to start saving.

I am very grateful for the opportunity to serve you and your family, and also very grateful to work for such a great Board of Directors and group of employees!

I hope when the time comes to recommend a financial institution to your family or friends, I hope you will give us a good word. You can have them scan the QR code below or have them visit SignatureFCU.org/JoinNow to become a member. If they have any questions about joining the credit union they can call **(800) 336.0284 ext. 505** and speak to anyone in our New Accounts Department.



SCAN TO JOIN THE CREDIT UNION!

Paula Hoelzel, CEO
Signature Federal Credit Union

Partnerships

UPMA Legislative Summit

March 19 - 22, 2023
Arlington, VA

NAPS Legislative Training Seminar

March 26 - 29, 2023
Arlington, VA



ELECTION OF OFFICIALS

2023 Election of Officials

Ballots for the 2023 Election of Officials will be sent in July 2023.

Two positions on the Board of Directors and one on the Credit Committee will need to be filled. Any member may apply to run for these positions.

To request a nomination application to run in the 2023 election please choose from the following options:

MAIL	Nominating Committee, Signature FCU PO Box 148 Alexandria, VA 22313-0148
EMAIL	cumail@signaturefcu.org
PHONE	(800) 336.0284
ONLINE	SignatureFCU.org/Election-Of-Officials

All applications must be completed and returned by March 1, 2023.

The balloting process will be offered both by paper and online. Results of the election will be announced in August at the Credit Union's 2023 Annual Meeting in Denver, CO.

CALL CENTER HOURS

Speak with a representative

Have a question about your account? Need help setting up online banking? Our call center representatives can be reached at **(800) 336.0284** to help you with any inquiries or questions about your account.

Call Center Hours of Operation (Eastern Standard Time)

Monday	9:00 AM - 5:00 PM
Tuesday	9:00 AM - 5:00 PM
Wednesday	9:00 AM - 5:00 PM
Thursday	9:00 AM - 5:00 PM
Friday	9:00 AM - 5:00 PM
Saturday, Sunday & Federal Holidays	CLOSED

Trouble with your Visa® after hours? Our Visa® Card Holder Services agents are available 24/7 to help you with declined transactions, lost or stolen cards, and Visa fraud. Call **(800) 336.0284** for assistance.

HIGH-YIELD CHECKING

Earn more with a High-Yield Checking Account

Earn **3.50% APY¹** 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 month²
- » 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

¹APY = Annual Percentage Yield. Rates effective 12/1/2022. 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 3.50% APY. Rates are set by the Board of Directors and may change without notice. Fees could reduce earnings on the account.

²The 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.

HOME EQUITY PRODUCTS

Up to 100% LTV¹ on Home Equity Loans & Lines of Credit

At SFCU, both our fixed rate home equity loans and our variable home equity lines of credit offer members up to 100% financing.

Use your Home Equity Loan or Line of Credit for expenses in life, such as:

- | | |
|----------------------|----------------------|
| » Home Improvements | » Debt Consolidation |
| » Business Start-Ups | » Education Expenses |
| » Weddings | » A Dream Vacation |



Visit SignatureFCU.org/HomeEquity for more information and to apply today.

^{*}LTV = Loan-to-Value. Home Equity Lines of Credit are available for properties nationwide, except in Alaska, Hawaii, Texas, Guam, and Puerto Rico. In the state of Texas, fixed-rate home equity loans are available, and the loan-to-value is capped at 80%. All loans are subject to credit approval.

MONEY MARKETS

Grow your savings with a Money Market Account

A money market account from SFCU always offers:

- ✓ A consistent, competitive rate—dividends are tiered based on your balance
- ✓ Access to your money without an early withdrawal penalty
- ✓ Six withdrawals per month

55 and older? Consider our Legacy Money Market Account which offers a higher dividend rate.

Open yours today at SignatureFCU.org/MoneyMarket

^{*}Minimum balance to open a Money Market Account is \$0. Minimum balance to earn the Annual Percentage Yield (APY) is \$500. APY can change monthly. Limited to six (6) withdrawals per month.

SCHOLARSHIP

Be a 2023 scholarship applicant

Are you a SFCU member in need of assistance with your higher education tuition or related expenses?

Apply for our essay-based scholarship by June 21, 2023, for your chance to be selected as one of three winners awarded **\$1,000 each**.

This year's essay topic is: **Describe a person or event in your life that helped shape who you are today.**

View the requirements and submit your 250-500 word (typed and double-spaced) essay at SignatureFCU.org/Scholarships

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

REWARDS CARDS

Earn rewards with every purchase

Visa® Signature, Platinum, and Gold credit card holders earn points or a cash rebate with every purchase, depending on their card.

VISA SIGNATURE POINTS



- » 6 points per \$1 spent on all streaming services
- » 2 points per \$1 spent on all other purchases

OR

CASH REBATE

- » 6% cash rebate on all streaming services
- » 2% cash rebate on all other purchases

VISA PLATINUM



- » 6 points per \$1 spent on all streaming services
- » 1 point per \$1 spent on all other purchases

VISA GOLD



- » 6% cash rebate on all streaming services
- » 1% cash rebate on all other purchases

VISA SIGNATURE BUSINESS POINTS



- » 6 points per \$1 spent on all streaming services
- » 2 points per \$1 spent on all other purchases

OR

CASH REBATE

- » 6% cash rebate on all streaming services
- » 2% cash rebate on all other purchases

Points card holders can redeem their points for rewards like gift cards, merchandise and more at dreampoints.com/signaturefcu

Not a rewards card holder? Apply today at SignatureFCU.org/Visa

A \$10 monthly rebate cap on streaming services applies to all cash rebate credit cards, and a 60-point monthly cap on streaming services applies to all points cards.

SHARE CERTIFICATE

A premium rate for 36-months



Our Premium 36-Month Certificate offers a rate that's hard to beat! To view rates and take advantage of this limited-time offer scan the QR code on the left or visit SignatureFCU.org/ShareRates

Rates are fixed for the term of the Share Certificate and a penalty may be assessed for early withdrawal of funds. At the end of the term, the Share Certificate will automatically renew to the standard 36-month certificate rate. Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).



More Deals. More Rewards. More Love.

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:

- » **TurboTax:** Save up to \$15 on TurboTax online federal products.
- » **H&R Block:** New H&R Block users save \$25 on in-office tax preparation.
- » **Xfinity Mobile:** Switch and save PLUS get a \$25 cash reward for each new mobile line activated with Xfinity.
- » **Spectrum Mobile:** Switch and save PLUS get a \$50 cash reward for each new mobile line activated with Spectrum.
- » **Carvana:** Get \$100 cash rewards from Love My Credit Union Rewards when you buy a vehicle from Carvana.
- » **TruStage Home & Auto Insurance:** Get special access to savings on your favorite recreational vehicle.
- » **Rental Karma:** Build your credit history with rent and save up to 30% on Rental Karma.



Scan the QR code or visit LoveMyCreditUnion.org to learn how Signature Federal Credit Union membership gets you all these exclusive savings and more.

Exclusive Member Discounts—Just for you!

We are happy to bring you member discounts on tax prep solutions this tax season!

Members can **save up to \$15 on TurboTax** federal products. PLUS, if you scan the QR code below and start with TurboTax by Feb. 16, 2023, you'll automatically be entered for a chance to **win \$10,000**.

New **H&R Block** clients **save \$25** on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value).



Scan the QR code to get your discounts or visit taxservices.lovemycreditunion.org today!

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



HEADQUARTERS
Signature Federal Credit Union
12 Herbert Street
Alexandria, VA 22305
(800) 336.0284

MAILING ADDRESS
Signature Federal Credit Union
PO Box 148
Alexandria, VA 22313-0148
SFCU NMLS # 401612

WEBSITE
SignatureFCU.org

EMAIL
cumail@SignatureFCU.org

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