

# Signature Moments

SECOND QUARTER 2023



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#### LOW-INTRO HELOC

## For a limited time, get our 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 8.00% - 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   | ✓ A dream vacation |
| ✓ Educational expenses | ✓ Weddings         |

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 8.00% - 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.

#### 2022 DIVIDENDS

## Giving back to our members in 2022

Did you know Credit Unions are not-for-profit? This means, income generated goes back to our members in the form of higher dividends and lower rates. We're proud to announce that **we gave back to our members more than \$3.5 million in dividends in 2022!**



Federally Insured  
by NCUA

Membership eligibility required.

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

# A Message From Our CEO



Paula Hoelzel, CEO


For those that are true Washingtonians, we wait for the first daffodils on the banks of Rock Creek Park for a true sign that spring is finally here, and they were sited last week. For me, nothing compares to springtime in Washington, DC. I know soon the cherry trees around the Tidal Basin will also be in bloom, but those blooms will be gone by the time this publication goes to print.

We have been busy creating some wonderful new promotions you will see in this issue, including a low-intro rate on HELOCs of just 1.90% Annual Percentage Rate, a \$1,000 credit toward closing costs on new mortgages, no payments for 60 days on personal loans and no payments for 90 days on all vehicle loans. If you are in the market to save, be sure to look at our rates on share certificates; we are very competitive. I hope if you are in the market for any of these products, you can take advantage of these promotions.

If you do not already access your accounts online or through our mobile app, I encourage you do to so. If you need help, we are happy to take your call and help you get everything set up, we'll even show you how to find shared branches and free ATMs in your area. We are constantly making improvements to our Online Branch and Mobile App. Our Online Banking and Mobile App platforms perform maintenance each night, typically around midnight to 3am EST. If you are a night owl like me and try to access your accounts during maintenance hours, it will give a message that reads "error syncing" and will not allow any transactions until the maintenance is completed.

I also wanted to talk again about fraud, it is a serious topic and I want to make sure you don't fall victim to the many schemes that are out there. Please do not give anyone any of your personal information by phone or email. The fraudsters try to catch you off guard and cause a panic or crisis situation, so that it opens an opportunity for them to commit fraud against you. Do not open any links in your emails, once you open the link it gives fraudsters access to your email account and they will scour your past emails looking for any of your personal information, such as social security #'s, your date of birth, your username and passwords on various accounts, etc. Please under no circumstances give any of your personal information out to anyone that calls you, no matter what the urgent circumstance is. Also the romance scams are huge, and don't think this only affects young people, it is happening to people of all ages. If you have any questions about any of this, please call our member service reps at (800) 336.0284, they are always happy to help. It is always better to be safe than to be sorry.

Thank you for your business and your support of your credit union. I am very aware that you have many options and I continue to work on your behalf every day.

  
Paula Hoelzel, CEO  
Signature Federal Credit Union

## Partnerships

National Waste & Recycling Association

May 1 - 4  
New Orleans, LA



**Do you have an upcoming state convention?** Submit your supply requests online at least two weeks before your event at [SignatureFCU.org/MySupplies](https://SignatureFCU.org/MySupplies)

### MORTGAGES

## Get a \$1,000 credit toward closing costs on your new home

Whether you're a first-time or tenth-time home buyer, SFCU is offering a \$1,000 credit towards closing costs for a limited time.

Our Primary Residence Loans include:

- » **Up to 100% LTV financing** for those who have not owned a primary residence in the past three years\*
- » **Up to 97% LTV financing** on single-family dwellings for qualified borrowers
- » **Up to 90% LTV financing** on all condos
- » **Up to 75% LTV financing** on 1-4 unit dwellings when you are occupying one of the units

Learn more and apply today at [SignatureFCU.org/Mortgages](https://SignatureFCU.org/Mortgages)

\*LTV = Loan-to-Value. 100% financing is available for the purchase of primary property only. In order to qualify, certain qualifications must be met: minimum credit score of 720; maximum DTI 43%; minimum of two (2) months of principal, taxes, interest, insurance, and association (PITIA) dues. Mortgages are available for properties nationwide except Alaska, Puerto Rico, and Hawaii. SFCU reserves the right to end or modify this offer at any time. 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. All loans are subject to credit approval. SFCU is an equal housing lender.

### AUTO LOAN PROMO

## 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.

## Our Premium Rewards Card

Our Visa Signature Credit Card allows you to choose from **a point card that earns 6 points on streaming services and 2 points for every \$1 spent on all other purchases OR a cash rebate card that earns 6% cashback on streaming services and 2% cashback on all other purchases<sup>1</sup>.**

Other features of our Visa Signature Card include:

✓ Starting at 12.50% APR<sup>2</sup>

✓ No annual fee, no balance transfer fees, no cash advance fees, no foreign transaction fees<sup>3</sup>

✓ Digital Wallet

✓ Visa Signature Concierge

Apply for your new favorite credit card today at [SignatureFCU.org/Visa-Signature](https://SignatureFCU.org/Visa-Signature).

**Already have a SFCU Visa card?** Contact one of our representatives at **(800) 336.0284 ext. 684** to learn how you can switch to a Visa Signature card.

<sup>1</sup>A \$10 monthly rebate cap on streaming services applies to all cash rebate cards, and a 60-point monthly cap applies to all points cards.

<sup>2</sup>APR = Annual Percentage Rate. APR ranges from 12.50% - 15.50%. Your actual APR will be determined at the time of application and will be based on your application and credit information. Not all applicants will 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.

<sup>3</sup>Other fees such as late fees, returned check fees, and an over the limit fee may apply. For the full list of fees SFCU charges, please visit [SignatureFCU.org/FeeSchedule](https://SignatureFCU.org/FeeSchedule)

### PERSONAL LOAN

## Dreaming of a Getaway? Your Adventure Awaits

Whether you want to travel to a tropical island or explore Europe, you can start planning your summer vacation now with the help of our **Adventure Awaits loan**.

Our Adventure Awaits loan features:

No payments for  
**60 days**

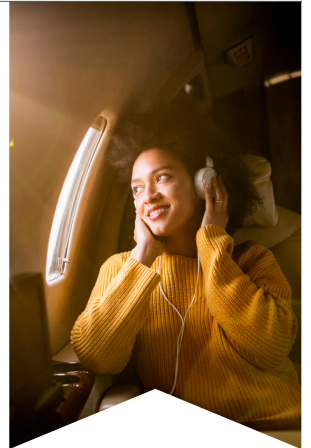
Rates from  
**7.25% - 9.75 APR\***

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

Terms from  
**24 - 84 months**

So, what are you waiting for? Start planning your next adventure today at [SignatureFCU.org/AdventureAwaits](https://SignatureFCU.org/AdventureAwaits)

\*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.



### ELECTION OF OFFICIALS

## 2023 Election of Officials

Each Signature FCU member has an equal share, voice, and vote in the Credit Union election.

In August, **two** positions on the Board of Directors and **one** on the Credit Committee will need to be filled. Both the Board of Directors and the Credit Committee vacancies have three-year terms.

» Ballots will be mailed July 2023

» Votes can be cast by mail or online

» Results will be announced at the Credit Union's Annual Meeting in August

For more information about this year's election, please visit [SignatureFCU.org/OfficialsElection](https://SignatureFCU.org/OfficialsElection)

### SCHOLARSHIP

## There's still time to apply for our 2023 scholarship

Submit your essay and transcripts 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](https://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.



## HIGH-YIELD CHECKING

# Earn more with a High-Yield Checking Account

Earn **3.50% 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.**

High-Yield Checking Accounts are available for both personal and business accounts. Open your account today by visiting [SignatureFCU.org/High-Yield](https://SignatureFCU.org/High-Yield)

<sup>1</sup>APY = Annual Percentage Yield. Rates effective 2/6/2023. 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 3.50% 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.

## SKIP-A-PAY

# Let opportunities bloom 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](https://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.



# 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.

### HEADQUARTERS

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### MAILING ADDRESS

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**SFCU NMLS # 401612**

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

### EMAIL

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