

Signature Moments

FOURTH QUARTER 2023



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HOLIDAY LOAN

Our gift to you this season... low-rate holiday loans!

Start (or finish!) your holiday shopping with the help of our low-rate Holiday Loan.

Our Holiday 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 online at SignatureFCU.org/HolidayLoan

*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.



2023 SCHOLARSHIP WINNERS

Congratulations to our 2023 Scholarship Winners!

Kooper Daniel Tweite, Karen B. Henderson, and Sommer Goolsby were selected as this years scholarship winners. Each was awarded \$1,000 for their educational expenses for the 2023-2024 school year.

Read their essays at SignatureFCU.org/ScholarshipWinners



Federally Insured
by NCUA

Membership eligibility required.

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

A Message From Our CEO



Paula Hoelzel, CEO

I hope this message finds you in good health and high spirits. As we step into the fourth quarter of the year, I wanted to take a moment to express my gratitude for your continued trust and support of your credit union.

Over the past few months, we have faced numerous challenges, navigating through uncertain times, and adapting to a rapidly changing rate environment. I am pleased to share that your credit union has achieved significant milestones in the third quarter, and financial earnings have been strong.

We have continued to enhance our product offerings to cater to your evolving financial needs. To just name a few, whether it is our no fee High-Yield checking account, our digital banking platform, our shared branches and free ATM's located all over the country, our high-dividend share certificates with no withdrawal penalties on 3 through 12 month terms, or our 100% Home Equity Loans, we strive to provide you with the best possible products and services available.

Looking ahead, we are committed to further strengthening our credit union and enhancing the member experience. We understand the financial landscape is constantly evolving, especially fraud, and we are always embracing new technologies that can better serve you. Please be aware of increased scams. We are seeing a lot of scams involving the elderly, Social Security and Medicare. There are also many investment scams that lure big returns on investments. Romance Scams continue to increase, affairs of the heart can be costly. Tech Support Scams, beware of messages, pop ups or phone calls warning you that your device is compromised or not working properly. Legitimate tech support won't contact you directly about a device problem. Never give personal information, including banking data in an email, text or unsolicited phone call. Do not cash checks for anyone, do not buy gift cards to pay anyone. If you want to verify what you're being told is accurate, type in the true company website or phone number yourself and check the information. If someone calls you and says they are someone you know, hang up and call that person back on the phone number that you know is their number. Verify Verify Verify!!!!

Our doors are always open, and our team is here to assist you in any way we can. Your feedback and suggestions are invaluable to us, as they help us improve and tailor our products and services to achieve your financial goals.

As we move forward, I encourage you to stay connected to your credit union. Make use of our digital channels and if you need help using any of our services, don't hesitate to reach out to our member services team, (800) 336.0284 ext. 684. They are trained to help all our members, even those that are technologically challenged.

Thank you again for your continued trust and support. We are privileged to serve you.

Paula Hoelzel
Paula Hoelzel, CEO
Signature Federal Credit Union

Partnerships

Southern Officers Conference
October 5 - 9
Myrtle Beach, SC

Kappa Delta Pi Convention
November 2 - 4
St. Louis, MO

ELECTION RESULTS

Congratulations to our Newly Elected Officials!

Our staff would like to extend a big thank you to everyone who ran for the open positions in this years election, as well as those who participated in voting.

Meet the newest members on our Board of Directors:

| | |
|---------------------|---------------------------------|
| Gerri Swarm | Board Member Promotions Chair |
| Jack Wilkins | Board Member |

And our re-elected Credit Committee Member:

| | |
|---------------------------|---------------------------|
| Ruthie Cauble-Beal | Credit Committee Chairman |
|---------------------------|---------------------------|

HIGH-YIELD CHECKING

Earn 4.00% APY¹ on balances up to \$40,000 with a High-Yield Checking Account!

With no minimum balance requirements or 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

Open your account today at SignatureFCU.org/High-Yield

¹APY = Annual Percentage Yield. Rates are current as of August 26, 2023. Balances above \$40,000 or accounts not meeting the qualifications earn 0.00% APY, while balances below \$40,000 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.

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.



MYCARDRULES INTEGRATION

All the features you love about the MyCardRules app are now integrated into our SFCU Mobile Banking app!

The integration offers enhanced card controls that provide an abundance of fraud prevention options. Within your Visa® card dashboard, you will be able to:

- » **Lock your card** instantly
- » Set notify or block controls on transactions from **specific locations**
- » Set notify or block controls on transactions that have been identified as coming from **specific merchant types** (ex. Department Store: clothing accessories, electronics, etc.)
- » Set notify or block controls on **transactions of specific types** (ex. In-Store: includes department stores, pharmacies, other retail stores, etc.)
- » Set individual transaction and monthly **spending limits**



Download the **SFCU Mobile Banking** app (see icon to the left) from your smart phone app store.
Data carrier rates may apply.

EZ SAVE CERTIFICATE

Saving has never been EZ-er!

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

Our EZ Save Certificate allows you to start saving with just an initial \$50 minimum deposit, and you can make additional deposits anytime.

Our EZ Save Certificate features:

- » 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

Start saving at SignatureFCU.org/Certificates

*APY = Annual Percentage Yield. Rates are current as of August 26, 2023. Balances under \$25,000 will earn 4.00% Annual Percentage Yield (APY). 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. Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).



VISA® GIFT CARDS

Give the gift of a Visa Gift card this holiday season

A Visa Gift Card is the perfect gift to give this holiday season!

We offer both physical and virtual gift cards, which are accepted everywhere you see the Visa logo.

Order one (or more!) today at SignatureFCU.org/GiftCards

Gift card balance is good for 12 months. At 13 months, the gift card will be charged a \$5 per month fee.

RECURRING AUTO DEPOSIT

Start a recurring automatic deposit with as little as \$5!

Set up a monthly, bi-weekly, or semi-monthly recurring automatic deposit from your local bank to your SFCU account—it's quick and easy!

Visit SignatureFCU.org/AutomaticDeposit to get started.

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 cap on streaming services applies to all points cards.

NO PENALTY CERTIFICATES

Penalty Free Withdrawals for all 3-12 Month Certificates!

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

Open your account today at 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).

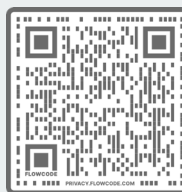


There are more reasons than ever to love being a member of Signature FCU

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 get a **\$50 cash reward** for each new line when they switch to **Spectrum Mobile**. Call (833) 804.3916 to get this special member offer.
- » 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**. Call (800) 789.6286 for a FREE, no-obligation quote.
- » 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 or scanning the Flowcode.

Check them out and start enjoying credit union member benefits you never knew you had.

HEADQUARTERS

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