

# Signature Moments

SECOND QUARTER 2024



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#### PERSONAL LOAN

## Make your dreams come true

Is money the only thing standing between you and your lifelong dream?

Whether you're ready to open your own business or take your family on a once-in-a-lifetime vacation, our **Dreams Don't Wait** loan could help.

#### Our **Dreams Don't Wait** 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/Dreams](https://SignatureFCU.org/Dreams)

\*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.



#### 2023 DIVIDENDS

## Giving back to our members in 2023

Did you know Signature FCU is a not-for-profit organization? This means income generated from investments and loan interest goes back to you in the form of higher dividends, lower rates, and free or low-fee services.

We're proud to announce that **in 2023, we gave back to our members more than \$8.7 million in dividends!**



Federally Insured  
by NCUA

Membership eligibility required.

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

# A Message From Our CEO



Paula Hoelzel, CEO

As the cherry blossoms bloom here in the DC area, I reflect on the beauty of nature and resilience it represents. As we navigate the changing seasons and economic landscapes together, know that your financial well-being is our top priority.

I wanted to take a moment to address the recent fluctuations in dividend

rates on shares and interest rates on loans. As you may have noticed, these rates have been adjusting frequently due to various market factors beyond our control. These huge fluctuations are something we have not experienced in the past. Rest assured; we are closely monitoring the situation to ensure the best possible outcomes for our members. It has been a very trying time for everyone, and we are committed to keeping you informed every step of the way. We are hopeful that inflation and our economy will begin to stabilize soon, and we can all get back to some semblance of normal.

With the rise in sophisticated fraud schemes it is crucial that we all remain vigilant and informed, from fraudulent activities on social media platforms, to deceptive phone calls and even the misuse of AI. Your financial well-being is our top priority. Stay informed and practice caution and you can protect yourselves from falling victim to these malicious activities. Do not click on any attachments, do not answer calls from anyone you don't know, let them leave a message, do not respond to any messages on social media platforms.

Remember, if you ever feel uncertain about a communication or transaction, reach out to us immediately. Call (800) 336.0284 to verify.

Thank You for being part of the "Signature Federal Credit Union".

Warm regards,

Paula Hoelzel, CEO  
Signature Federal Credit Union

## Partnerships

**NWRA Waste Expo**  
May 7 - 9, 2024  
Las Vegas, NV

**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)

### SCHOLARSHIP

## There's still time to apply for our 2024 scholarship

Submit your essay and transcripts by June 21, 2024 at 11:59 PM EST, for your chance to be selected as one of the three winners awarded \$1,000 each.

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

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.

### 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\*.

**Our Cash Back Debit Features:**

- ✔ 1% cashback on all purchases with your debit card
- ✔ No minimum balance requirements or account fees
- ✔ 24/7 account access with our Online Branch & Mobile App
- ✔ Limited to one account per member

**To qualify for our Cash Back Debit Checking Account rebate, you must have a payroll or retirement direct deposit 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).



### STUDENT ACCOUNTS

## We make paying for education easy.

Students pursuing higher education don't have to stress when it comes to paying for it, thanks to SFCU.

**Signature FCU offers the following options for students:**

- » **Educational Loans** – Ideal for covering tuition and room and board, we can issue a check directly to the school for faster processing and peace of mind. Learn more at [SignatureFCU.org/StudentLoans](https://SignatureFCU.org/StudentLoans)
- » **Student Checking** – A no-fee Student Checking account, you will receive a debit card that can be used anywhere Visa is accepted, and you can even earn dividends on funds in the account. Learn more at [SignatureFCU.org/StudentChecking](https://SignatureFCU.org/StudentChecking)
- » **Student Visa®** – Use this card to make purchases anywhere Visa cards are accepted. The Student Visa card has a low APR\* and no annual fees. Learn more at [SignatureFCU.org/StudentVisa](https://SignatureFCU.org/StudentVisa)

\*APR = Annual Percentage Rate. Your actual APR will be determined at the time of application. All loans are subject to credit approval.

### MORTGAGE PRE-APPROVALS

## Before searching for your dream home, apply for a verified mortgage pre-approval

**What is a verified pre-approval?** After our mortgage team has verified your income, assets, and credit, you'll receive a letter stating that you're approved to buy a home for the amount you qualify for. Verified pre-approvals provide sellers confidence that your financing is secured—giving you a competitive edge over other buyers.

**Benefits of a SFCU Mortgage:**

- » Mortgages are available for properties nationwide\*
- » Competitive interest rates and low closing costs
- » Up to 97% maximum financing on the purchase of single-family dwellings (primary residence)
- » Up to 90% maximum financing on condos
- » Investment property and second home financing is available

Pre-approvals are good for 90 days! Apply for yours today at [SignatureFCU.org/Mortgage](https://SignatureFCU.org/Mortgage)

\*Mortgages are available for properties nationwide, except Alaska, Hawaii, Puerto Rico and Guam. All loans are subject to credit approval and additional pricing may apply.

### AUTO LOANS

## No payments for 60 days\* on your new or used vehicle

For a limited time, when you finance your new vehicle through SFCU you can enjoy your new set of wheels for up to 60 days before making your first loan payment.

Plus, when you add one of the following, you'll **qualify for a 0.25% discount off your approved rate:**

- » GAP Insurance
- » Auto Warranty Protection
- » Set up automatic monthly payments

Apply for your pre-approval today by visiting [SignatureFCU.org/Vehicle](https://SignatureFCU.org/Vehicle)

\*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, and motorcycle. All loans are subject to credit approval.

### RV | BOAT LOANS

## Adventure awaits in the great outdoors

The summer season is rapidly approaching, making right now the perfect time to invest in a new RV or boat.

**RV & BOAT LOANS**

- » Rates as low as 6.75% APR\*
- » Terms up to 48 months
- » Small RV's (ATV's, UTV's, Dirt Bikes, Personal Watercraft, Golf Carts, and Snowmobiles) also available.

Apply today at [SignatureFCU.org/RV-Boat](https://SignatureFCU.org/RV-Boat)

\*APR = Annual Percentage Rate. All loans are subject to credit approval. Estimated payment is \$23.84 per \$1,000 financed and is based on the term of 48 months and a rate of 6.75% APR. Rates are set by the Board of Directors and may change without notice. Different rates and terms are available.



## HOME EQUITY LOCS

# 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.

## VISA® CREDIT CARDS

# Just tap to pay. It's that easy.

With Visa's® tap-to-pay feature, shoppers are offered advantages such as convenience, enhanced security, and eliminating the need for physical cards with the use of your smart phones digital wallet.

### Signature FCU Visa Credit Cards Offer:

- » A low annual percentage rate (APR)
- » No annual fee, balance transfer fees, cash advance fees, or foreign transaction fees
- » Our Visa Signature, Platinum, and Gold cards come with great rewards programs

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

Annual Percentage Rate ranges from 10.99% - 17.99%. Rates, terms, and conditions may vary based on credit worthiness and qualifications. Rates are set by the Board of Directors and may change without notice. All loans are subject to credit approval.



# 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 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:** Members can switch and save BIG with T-Mobile! Call (877) 520-1160 to speak with a Mobile Expert.
- » **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.

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

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

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