

# Signature Moments

THIRD QUARTER 2024



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## PERSONAL LOAN

### Sea you later, alligator!

They say money can't buy you happiness, but you know what it can do? Buy you a trip to the beach! Plan your summer getaway with the help of our **Sea you Later loan**.

#### Our Sea you Later 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/SeaYouLater](https://SignatureFCU.org/SeaYouLater)

\*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.



## ESTATEMENTS

### Enroll in eStatements today!

Did you know that you can conveniently print your eStatements right from Online Branch, free of charge? Going paperless is not only sustainable, but it also keeps your account secure.

**Need assistance enrolling?** Our Member Services department would be happy to help! Email [eServices@signaturefcu.org](mailto:eServices@signaturefcu.org) or call **(800) 336.0284 ext. 684**.



Federally Insured  
by NCUA

Membership eligibility required.

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

# A Message From Our CEO



Paula Hoelzel, CEO

It has certainly been an interesting year. SFCU is embracing the changes and welcoming the challenges in this ever-changing economy. We continue to stay positive and work on things we can control and not waste time and energy on things we can't. For many years in the past our older members relied on their dividends to supplement their income, which they haven't been able to rely on for a very long time with dividend rates being so low. Dividend rates are much higher now and many of our

savers have seen that supplemental dividend income finally return. For some of our other members who need to borrow, those members have seen interest rates skyrocket. The cost of running credit card programs and the cost of other loan programs continue to climb and it has forced SFCU to raise interest rates to cover those costs.

I wanted to share a sampling of some of our most popular products and services we are currently offering:

- » **No penalty withdrawals** on our Share Certificates with terms of 3-12 months. Learn how you can add or withdraw funds from certificates with terms 3-12 months at [SignatureFCU.org/Certificates](https://SignatureFCU.org/Certificates).
- » **High-Yield Checking Accounts** that earn more than a standard checking. High-Yield Checking accounts do have certain requirements that must be met to earn the high dividend, visit [SignatureFCU.org/High-Yield](https://SignatureFCU.org/High-Yield) for details.
- » **Up to 100% financing on Home Equity Lines of Credit.** Obtain the funds you need with a HELOC, and you won't have to refinance your low interest 1<sup>st</sup> mortgage loan, visit [SignatureFCU.org/HomeEquity](https://SignatureFCU.org/HomeEquity) for more information.
- » **Network of over 5,000 Shared Branches and 30,000+ free ATMs** located all over the country. Go to [SignatureFCU.org/EverywhereYouAre](https://SignatureFCU.org/EverywhereYouAre) to find a branch or ATM closest to you.

I want to take this opportunity along with all of our Credit Union officials and staff members to sincerely thank you for your business. We are grateful and honored that you selected the Signature Federal Credit Union for your financial needs, we are very aware that you have many choices.

We continue to listen to your feedback, and we are continually making changes that will make your experience with us a better one.

Best,

Paula Hoelzel, CEO  
Signature Federal Credit Union

## Partnerships

### NAPS National Convention

August 11 - 16, 2024  
Mashantucket, CT

### UPMA National Convention

August 24 - 29, 2024  
Orlando, FL

\*SFCU Annual Meeting held here\*



### UPMA NAT'L CONVENTION

## Stop by our booth at the UPMA National Convention in Orlando, FL!

Our branch will be set up in the Caribbean Registration West in the Caribe Royale, Orlando, FL.

The Credit Union will be able to assist you with all of your financial needs at our fully operational booth. We can't wait to see you there!

Sunday, August 25 <sup>th</sup>	8:00 AM - 3:00 PM
Monday, August 26 <sup>th</sup>	8:00 AM - 3:00 PM
Tuesday, August 27 <sup>th</sup>	CLOSED
Wednesday, August 28 <sup>th</sup>	8:00 AM - 2:00 PM
Thursday, August 29 <sup>th</sup>	8:00 AM - Noon

The Credit Union's Annual meeting will be held at 3:00 PM on Wednesday, August 28th in the Caribbean Ballroom.

### 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 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.

## Our premium rewards credit card

The Visa Signature credit card offers the following premium features:

- » Choose from a points card that earns 6 points on streaming services and 2 points for every \$1 spent on all other purchases **or** receive a 6% cash rebate on streaming services and 2% cash rebate on all other purchases<sup>1</sup>
- » No annual fee, no balance transfer fees, no cash advance fees, no foreign transaction fees<sup>2</sup>
- » No minimum finance charge
- » Digital Wallets
- » Visa Signature Concierge

Apply for your card 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.

Annual Percentage Rate ranges from 13.99% - 18.00%. 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.

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

<sup>2</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)

### BUSINESS ACCOUNTS

## Open a Business Account with no monthly fees

At SFCU, our accounts have no monthly fees or minimum balance requirements, so your businesses money, stays in your business.

**Business Account Options Include:**

- ✓ Standard **or** High-Yield\* Business Checking Accounts
- ✓ Business Money Market Accounts
- ✓ Business Share Certificates

Learn more at [SignatureFCU.org/BusinessAccounts](https://SignatureFCU.org/BusinessAccounts)

**Already have a business account and need lending options?** Visit [SignatureFCU.org/BusinessLoans](https://SignatureFCU.org/BusinessLoans)

\*A High-Yield Checking has certain requirements that must be met in order to receive the High-Yield Annual Percentage Yield (APY): 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. There must be a total of \$1,000 being directly deposited into the account each month. The member must be enrolled in e-statements and can only have one High-Yield Checking per account. If any of the requirements are not met, the account will earn the standard checking account rate for that month. 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 effective as of June 26, 2024. Rates are set by the Board of Directors and may change without notice. Fees could reduce earnings on the account.



### ADDRESS CHANGE

## Moved recently? Don't forget to update your address!

Make sure the Credit Union has your correct address on file because **effective January 1, 2025 all returned mail will incur a \$5.00 fee.**

The credit union has absorbed the fee charged by USPS to receive returned mail since 1970, however, it is no longer feasible in this rising rate environment.

### SKIP-A-PAY

## Brighten your summer with Skip-a-Pay

For a small fee, you can skip one monthly or two biweekly 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



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

From home renovations to a once-in-a-lifetime vacation, the possibilities of what you can do are endless with the help of a HELOC from SFCU.

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

✓ Debt consolidation	✓ Weddings
✓ Business startups	✓ 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.

### HIGH-YIELD CHECKING

## Earn 4.00% APY<sup>1</sup> 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.

Here's how you qualify:

- » Your debit card must have at least 15 debit card transactions post per month<sup>2</sup>
- » Have direct deposit totaling \$1,000 or more into your account per month
- » You must be enrolled in eStatements
- » Only one High-Yield Checking per account

Balances above \$40,000 or accounts not meeting the requirements will earn the standard checking APY for that month.

High-Yield Checking accounts are available for personal and business accounts. Open yours today at [SignatureFCU.org/High-Yield](https://SignatureFCU.org/High-Yield)

<sup>1</sup> APY = Annual Percentage Yield. 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. Rates are effective as of June 26, 2024.

<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.



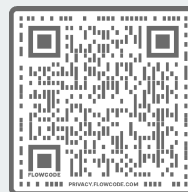
## There are more reasons than ever to love being a member of Signature FCU

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.

- » **Trust & Will:** Members get exclusive savings of 20% off any estate plan with Trust & Will.
- » **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.

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