

Signature Moments

FOURTH QUARTER 2024



In This Issue

Page One

- » Personal Loan
- » 2024 Scholarship Winners

Page Two

- » CEO's Message
- » Partnerships
- » Visa Promotion
- » High-Yield Checking

Page Three

- » Balance Transfer
- » Auto Loans
- » No Penalty Certificate
- » Address Change

Page Four

- » HELOC
- » Visa® Gift Cards
- » Skip-a-Pay
- » Love My Credit Union Rewards

PERSONAL LOAN

The holidays are your time to shine

Spoil your loved ones this holiday season with the help of our **Holiday Loan**.

Our Holiday Loan Features:

- ✓ No payments for **60 days**
- ✓ Rates starting at **8.99% APR***
- ✓ Loan amounts **up to \$50,000**
- ✓ Term of **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 \$16.09 per \$1,000 financed and is based on the lowest rate and a term of 84 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.



2024 SCHOLARSHIP WINNERS

Congratulations to our 2024 Scholarship Winners!

Elizabeth Franklin, Teresa Ludwick, and Aidan Dickson were selected as this years scholarship winners. Each was awarded \$1,000 for their educational expenses for the 2024-2025 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

As the crisp fall air settles in and the leaves begin to change, it's a wonderful time to reflect on what we're grateful for and how we can make the most of the upcoming holiday season. We hope you've had a chance to enjoy the beautiful autumn weather and perhaps take some time away to recharge and reconnect with loved ones.

We're excited to announce that we are now offering

flexible Share Certificate with terms ranging from 3 to 12 months. These Certificates allow you to add to or withdraw from your certificate without penalty, making them a fantastic option for parking your funds while earning dividends. With the holidays approaching, it's a perfect time to consider how you can make your money work harder for you right here at your credit union.

As we move into the festive season, we understand that extra expenses can arise. That's why we're pleased to offer our special Skip-a-Pay Program on select loans to help you navigate those additional costs. Whether you're planning a memorable holiday gift, a home renovation, or that long-awaited family cruise, we're here to help. We provide up to 100% loan-to-value on home equity loans and up to 100% preapproval on vehicle loans, making it easy for you to achieve your dreams.

As we gather with friends and family this holiday season, we want to remind you to stay vigilant against scams, which tend to increase during this time. If you ever have any questions about your account or receive an unexpected call, please don't hesitate to reach out to our Member Services department directly at (800) 336.0284 ext. 684 to verify. Our dedicated member service representatives are always happy to assist you.

Thank you for your continued support and trust in us. I, along with our staff and officials, value you as a member of our credit union family and wish you a wonderful holiday season filled with joy and connection.

Warm regards,

Paula Hoelzel, CEO
Signature Federal Credit Union

Partnerships

Southern Officers Conference

October 10 - 13, 2024
Louisville, KY



VISA® PROMOTION

Shop 'til you drop with your SFCU Visa Credit Card!

Use your SFCU Visa® Credit Card a minimum of 20 times between November 29 – December 24, 2024 and be **automatically entered to win a \$250 statement credit** to your account. Four winners will be selected and contacted by January 10, 2025.

Don't have a SFCU Visa card in your wallet? Apply for one at SignatureFCU.org/Visa

This promotion is valid from 11/29/2024 - 12/24/2024. Promotion available for Visa Signature, Visa Platinum, Visa Classic, and Student Visa card holders. Winners will be contacted by January 10, 2025 via email, and the statement credit will automatically be applied.

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.

Here's how you qualify:

- » Your debit card must have at least 15 debit card transactions post per month²
- » 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

¹ 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.

² 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.

BALANCE TRANSFER

Find more balance in life and less on your credit cards

Transfer your high-rate credit card balances to your SFCU Visa® credit card and receive an **introductory 0% APR* for 12 months on all new balance transfers!**

After the 12-month introductory period, your rate will be 11.99% - 18.00% APR.

The 0% Balance Transfer promotion features:

» Enjoy 0% for 12 months

» No annual fee

» 3% balance transfer fee

Take advantage of this offer before it ends on September 30, 2025. Transfer your high-rate balances at SignatureFCU.org/BalanceTransfer

*APR = Annual Percentage Rate. This promotion is valid from 10/1/2024 - 9/30/2025. Introductory rate of 0% is for 12 months and will apply to balance transfer(s) amount only. After the introductory period, your regular APR of 11.99% - 18.00% APR will be applied to the remaining balance, new purchases, and new balance transfers. Interest will begin charging on the remaining balance at 12 months from the transaction date. A 3% balance transfer fee during the promotional period applies. Balance transfer(s) do not earn points or cash rebate.

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

*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.

NO PENALTY CERTIFICATES

Penalty Free Withdrawals for all certificate terms from 3 to 12 months!

Plus, as an added bonus, you can now add funds to your 3-, 6-, 9-, or 12-month certificate at any time after opening!

Open your certificate 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).

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.

Easily and quickly update the address we have on file by filling out the online form at SignatureFCU.org/AddressChange

HOME EQUITY LOCS

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

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® GIFT CARDS

Give the gift of a Visa Gift Card this holiday season

Have a hard to shop for loved one? Visa gift cards make the perfect holiday gift!

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

Visit SignatureFCU.org/GiftCards to order one (or more!) today.

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

SKIP-A-PAY

Is Santa's nice list coming up short? More gifts start 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

*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.



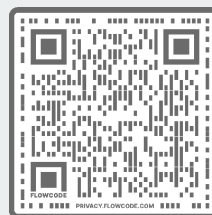
There are more reasons than ever to love being a member of Signature FCU

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why 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.
- » **Rental Karma:** Build your credit history with rent and **save up to 30%** on Rental Karma.

Learn all about how your credit union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org or by scanning the QR code to the left. Check them out and start enjoying credit union member benefits you never knew you had.



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