

Signature Moments

FIRST QUARTER 2025



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PERSONAL LOAN

Sometimes, the hardest part is just getting started

Begin the new year on the right financial foot with our **Just Getting Started Loan**, which could help you consolidate your high-rate debts into one low monthly payment.

Our Just Getting Started Loan Features:

- ✓ No payments for **60 days**
- ✓ Rates starting at **9.75% APR***
- ✓ Loan amounts **up to \$50,000**
- ✓ Terms up to **84 months**

Apply online at SignatureFCU.org/GettingStarted

*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 \$16.48 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.



RETURN MAIL FEE

As of 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.

Need to update your address? Fill out the online form at SignatureFCU.org/AddressChange



Federally Insured
by NCUA

Membership eligibility required.

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

A Message From Our CEO



Paula Hoelzel, CEO

Happy New Year!

As we embark on this new year, I want to take a moment to share my hopes and thoughts for what lies ahead.

My primary hope for 2025 is that we can offer better interest and dividend rates for all our members.

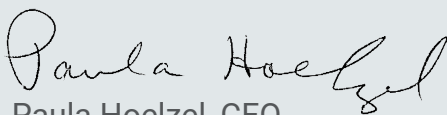
While it's difficult to predict exactly what the future holds, I remain optimistic that inflation will stabilize. If this happens, we may see improvements in the cost of food, vehicles, and housing. However, it's clear that we are all in for a wild ride, so I encourage everyone to hang on tight!

As you may have noticed, the Federal Reserve has already lowered rates by 3/4 of a percent this year, which has prompted us to adjust our rates as well. Despite these changes, I am pleased to inform you that we still have special rate Share Certificates available. Find the right certificate for you at SignatureFCU.org/ShareRates.

I look forward to sharing more updates and hopefully more positive news in my next message. Thank you for your continued support of your credit union.

Together, we will navigate the challenges ahead.

Warm regards,


Paula Hoelzel, CEO
Signature Federal Credit Union

Partnerships

UPMA Legislative Conference
March 16- 19, 2025
Arlington, VA



ELECTION OF OFFICIALS

2025 Election of Officials

Three (3) positions on the Board of Directors and one (1) on the Credit Committee will need to be filled August 2025. Each term is three years. Any member in good standing may run for these positions.

Nomination applications to run in the 2025 election, can be found on our website at SignatureFCU.org/Election-of-Officials. Completed applications can be mailed or emailed to our Nominating Committee at:

MAIL	Nominating Committee, Signature FCU PO Box 148 Alexandria, VA 22313-0148
EMAIL	cumail@signaturefcu.org

Applications must be completed and returned by March 1, 2025.

The balloting process will begin in July and the election results will be announced at the Credit Union's 2025 Annual meeting.

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. 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, used or refinanced vehicle

Whether you're in the market for a new vehicle or you want to refinance your current auto loan, we're offering up to 60 days* of no payments when you finance (or refinance!) your car, truck, boat, motorcycle, ATV, or RV through SFCU.

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

View our competitive loan rates and terms by visiting SignatureFCU.org/Vehicle-Rates

*Interest accrues daily. Delaying your first payment will result in several months without a reduction in your principal balance. Signature Federal Credit Union reserves the right to end or modify this offer at any time. Promotion available on new, used, and refinanced cars, trucks, motorcycles, RVs, ATVs, and boats. All loans are subject to credit approval.

VISA® SIGNATURE

Meet our premium rewards 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 purchases¹
- » No annual fee, no balance transfer fees, no cash advance fees, no foreign transaction fees²
- » No minimum finance charge
- » Digital Wallets
- » Visa Signature Concierge

Apply for your card at 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.

¹ 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.

² 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



SCHOLARSHIP

Be a 2025 Scholarship applicant

Apply for our essay-based scholarship for the chance to be one of the three winners awarded \$1,000.

This year's essay topic is: **What is your biggest strength and how will you utilize it in your career?**

Essay's must be received by June 20, 2025 at 11:59 PM EST in order to be considered.

To view all the requirements and submit your 250-500 word (typed and double-spaced) essay visit 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.

VISA® ALERTS

Get Visa® alerts sent straight to your phone!

Approve or deny flagged charges in real time, so you can continue shopping if the charge was authorized by you or freeze the card if it wasn't. All you need to do is **make sure we have your correct cell phone number and email on file.**

Need to update your contact information? Fill out the form at SignatureFCU.org/UpdateForm

Want to be alerted to every transaction charged to your card? Learn how you can set up card preferences at SignatureFCU.org/CardPreferences

Receive a low introductory rate on Home Equity Lines of Credit for a limited time!

We're offering a low **1.90% APR*** introductory rate on Home Equity Lines of Credit for 90 days! After the 90-day intro period, your rate will be 7.50% - 18.00% APR.

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	✓ Weddings
✓ Business startups	✓ A dream vacation
✓ Education expenses	✓ Cosmetic surgery

Apply today at 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 7.50% - 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.

ESTATEMENTS

Enroll in eStatements and receive a \$5 statement credit!

Going paperless is not only sustainable, but it also helps keep your account secure.

Visit SignatureFCU.org/Enroll-eStatement to fill out the quick and easy enrollment form, and we'll apply a \$5 statement credit to your account—it's that simple!

SFCU reserves the right to modify or end this promotion at any time. \$5 statement credit available only for those who fill out the enrollment form at signaturefcu.org/Enroll-eStatement and are not currently enrolled in eStatements. The statement credit will be applied to your account within five (5) business days of receipt of the form.



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

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.



Save Money and Win Tax Season

Signature FCU members can **save 20% on TurboTax®**, whether you file yourself or have an expert file for you. Or **save up to \$25 on in-office tax prep services from H&R Block** and get your taxes done by professionals. Plus, enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.



Scan the QR code to start today and save!

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.



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