

Signature Moments

SECOND QUARTER 2025



In This Issue

Page One

» High-Yield Checking

Page Two

» CEO's Message

» Partnerships

» Election of Officials

» Visa® Signature

Page Three

» EZ Save Certificate

» Personal Loan

» Scholarship

» Auto Loans

Page Four

» Home Equity LOCs

» Mobile App

» 2024 Dividends

» Love My Credit Union Rewards

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.

¹APY = 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 February 26, 2025.

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.



Federally Insured
by NCUA

Membership eligibility required.

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

A Message From Our CEO



Paula Hoelzel, CEO

Living and working in the Washington DC area, every year we celebrate the arrival of spring and the renewal it brings. This season is a time of growth and change, and it also serves as a reminder to stay vigilant against potential threats to our financial security.

I know that you are bombarded with warnings of scams, but with so much AI technology, I want to talk about some of the various impersonation scams that we see and hear of frequently. Hopefully you will remember these warnings if you are presented with any of them.

Scammers bank on the fact that they will catch you off-guard in a panic and you will respond to them.

1. **Tech Support Scams** – Scammers pose as representatives from well-known tech companies, claiming that your computer has a virus. They often request remote access to your device or ask for credit card information.
2. **IRS or Tax Fraud Scams** – Impersonators may contact individuals, claiming to be from the IRS or local tax authority. They threaten legal action or arrest unless payment is made immediately.
3. **Credit Union or Financial Institution Scams** – Scammers impersonate bank officials, claiming fraudulent activity on your account. They may ask for personal information or request you to verify your account details over the phone, email or text message.
4. **Romance Scams** – On dating websites or social media, scammers create fake profiles to establish romantic relationships. They often ask for money for various reasons, such as travel or medical emergencies.
5. **Government Agency Impersonation** – Scammers may impersonate government officials or agencies, claiming you owe fines or taxes. They may request payment via untraceable methods, like gift cards or wire transfers.
6. **Impersonating Family or Friends** – Scammers may call or message you, pretending to be a relative in distress, such as having an accident or being stranded, asking for immediate financial assistance.
7. **Lotteries or Prize Scams** – Victims receive notifications claiming they've won a prize or lottery but must pay taxes or fees to claim their winnings.

Always be cautious, never give out personal information. If you suspect a scam, it's easy to verify the identity of the caller or sender through official channels. Feel free to call our member services department, they are always happy to assist, (800) 336.0284 ext. 684.

Thank you for being a valued member of Signature Federal Credit Union. Wishing you a wonderful spring season filled with beauty and positivity!

Paula Hoelzel, CEO
Signature Federal Credit Union

Partnerships

NAPS LTS

April 6 - 8, 2025
Arlington, VA

NAPS CA State Convention

April 30 - May 3, 2025
Los Angeles, CA



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 by August 2025. Both the Board of Directors and the Credit Committee vacancies have three-year terms.

- » Ballots will be mailed July 2025
- » Votes can be cast by mail or online (**Please Note:** if you've opted in for online voting in the past you will not receive a paper ballot this year)
- » Results will be announced at the Credit Union's Annual Meeting in August

For more information about this year's election, please visit SignatureFCU.org/OfficialsElection

VISA® SIGNATURE

Earn premium rewards with our Visa® Signature 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 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 13.50% - 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

EZ SAVE CERTIFICATE

Earn up to 4.40% APY* on balances up to \$25,000 with an EZ Save Certificate!

Open your EZ Save Certificate today with just a \$50 minimum deposit, and make additional deposits anytime.

Our EZ Save certificate offers:

- » 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

Open your account online at SignatureFCU.org/Certificates

*Balances under \$25,000 will earn 4.40% 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 4.40% APY you must request your earned dividends to be automatically transferred out of the EZ Save Certificate. A penalty may be assessed for early withdrawal of funds excluding dividends. Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).

PERSONAL LOAN

This spring, get ready to bloom

Whether you want to create the perfect balance of indoor/outdoor living, refresh your homes landscaping, or even renovate your kitchen, with the help of our **Ready to Bloom loan**, you can transform your home this spring.

Our Ready to Bloom 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 today at SignatureFCU.org/Bloom

*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 principal balance.



MOBILE APP

We're everywhere you are with our SFCU Mobile Banking App



Access your accounts anytime by downloading our **SFCU Mobile Banking** app from your smartphone app store.

- » View balances and transfer funds
- » View accounts, loans and Visa® transactions
- » Make loan and Visa payments
- » Apply for a loan
- » Remote Deposit Anywhere (RDA)¹

Visit SignatureFCU.org/e-Services to learn more.

Data carrier rates may apply. The SFCU Mobile Banking App will not be accessible nightly during the overnight update process typically, from 12:00 AM – 3 AM EST. If you log in during the nightly update, it will say "error syncing."

¹ SFCU reserves the right to impose limits on the amount(s) and/or number of deposits.

AUTO LOANS

No payments for 60 days* on your new, used or refinanced vehicle

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.

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

With up to 100% financing, you can begin those home renovations you've been dreaming of:

✓ 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, such as:

✓ 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

*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.

SCHOLARSHIP

Have you applied for our 2025 Scholarship yet?

Submit your essay by 11:59 PM EST on June 20, 2025 for your chance to be selected as 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?**

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.

2024 DIVIDENDS

Giving back to our members in 2024

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 2024, **we gave back to our members more than \$11.5 million in dividends!**

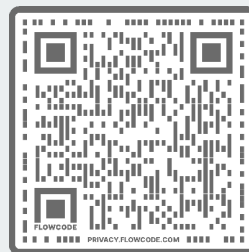


There are more reasons than ever to love being a member of Signature FCU

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.

HEADQUARTERS

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