

Signature Moments

THIRD QUARTER 2025



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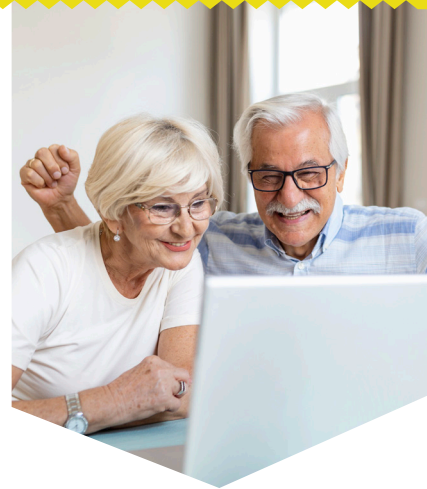
SIGNATURE HY CHECKING

Does your checking account earn 5.00% APY*?

Our new no-fee Signature High-Yield Checking account earns you a high dividend with no minimum balance requirements or monthly account fee.

Features of our Signature High-Yield Checking Include:

- ✓ Earn 5.00% APY* on balances up to and including \$25,000
- ✓ \$0 minimum to open account
- ✓ Refunds on ATM withdrawal fees nationwide (up to \$25 monthly)
- ✓ Bundled with a High-Yield Savings account to build savings automatically



Learn how to qualify and open your account at SignatureFCU.org/Signature-HYChecking

*APY = Annual Percentage Yield. Rates are effective as of 6/12/2025. Rates are set by the Board of Directors and may change without notice. To earn the 5.00% APY on balances up to \$25,000, account qualifications must be met during the monthly cycle. To earn monthly rewards, the following qualifications must be met each monthly qualification cycle. The following are qualifying activities: at least 15 debit card transactions, at least 1 direct deposit of \$500, be enrolled in and agree to receive e-statements. All transactions must post and settle before the end of the monthly qualification cycle to count towards qualifying transactions. To view our Monthly Qualification Cycle, visit SignatureFCU.org/Qualify. If these qualifications are not met during the monthly qualification cycle, you will earn the base rate of 0.05% resulting in an APY of 0.05% on the entire balance. Average daily balances over \$25,000.00 earn a dividend rate of 0.499% on the portion of the average daily balance over \$25,000, resulting in a range from 5.00% to 1.40% APY if all account qualifications are met during the monthly cycle. No minimum deposit or minimum balance is required to open or maintain the account. Visit SignatureFCU.org/TISA for full details of qualifications, rates, rewards, fees, account specifics and restrictions. Limit of one account type per member. There are no recurring monthly maintenance charges or fees to open or close this account. A Signature High-Yield Checking account is required to have a Signature High-Yield Savings account. Rewards earned will automatically be transferred to your bundled Signature High-Yield Savings Account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Your deposits are federally insured up to \$250,000 by NCUA.



Federally Insured
by NCUA

Membership eligibility required.

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

A Message From Our CEO



Paula Hoelzel, CEO

As we close another quarter, I want to take this opportunity to reflect on our accomplishments and share some exciting developments at your credit union.

First and foremost, I want to express my gratitude for your continued trust and support. With your participation, we have successfully navigated a dynamic, challenging economic landscape and have remained

resilient. Our assets continue to grow, a testament to our members' loyalty and the hard work of our dedicated team.

This past quarter, we launched several new initiatives aimed at enhancing your experience and providing greater value. Our digital banking platform has undergone significant upgrades, making it easier for you to manage your accounts anytime, anywhere. We are committed to embracing technology to serve you better, ensuring that your financial needs are met seamlessly. We have also introduced a new High-Yield Checking account that's bundled with a High-Yield Savings account. You can learn more about this product by visiting SignatureFCU.org/Signature-HYChecking.

Furthermore, I want to address a topic that I cannot stress enough—financial scams. As technology advances, so do the tactics of scammers. We urge all members to remain vigilant and informed about potential scams, including phishing emails, fraudulent phone calls, and deceptive text messages. Always verify the identity of anyone who requests personal information. Do not click on links and report any suspicious activity to us immediately. Your account safety and security is our top priority.

Looking ahead, we are excited about the opportunities on the horizon. We are exploring innovative products and services tailored to meet the evolving needs of our members. Your feedback is invaluable in this process, and we encourage you to share your thoughts with us.

As always, thank you for being a vital part of our credit union family. Together, we can continue to build a stronger and more prosperous future for all our members.

Warm regards,

Paula Hoelzel, CEO
Signature Federal Credit Union

Partnerships

UPMA National Convention

August 8 - 15, 2025

Dallas, TX

SFCU Annual Meeting held here



ELECTION OF OFFICIALS

Don't forget to vote in the 2025 Election of Officials

Ballots will be mailed at the beginning of July. Those who opted in for online voting in the past **will not** receive a paper ballot this year, instead you will get voting instructions via email to cast your vote online.

Those who receive a paper ballot can cast their vote one of two ways:

- 1 Vote online with your election code and voting PIN, located on your mailed ballot. You can **vote online until 11:59 PM on August 8, 2025**.
- 2 Mail in your ballot, but don't forget, it must be **received by 5:00 PM on August 8, 2025**.

We hope to see you at the Credit Union's Annual Meeting at the Sheraton Dallas Hotel on Wednesday, August 13th at 3:00 PM in the Dallas Ballroom where the election results will be announced.

MORTGAGE RATE LOCK

Lock in your mortgage rate for 45 days*!

Unlike a standard pre-approval, with our mortgage rate lock agreement, you can lock in your approved rate for 45 days before you've found your property, allowing you to search for your dream home without the fear of rising interest rates.

Benefits of a SFCU Mortgage:

- ✓ Mortgages 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)

Visit SignatureFCU.org/Mortgages to learn more.

*Our mortgage rate lock agreement will guarantee your initial interest rate for up to 45 days while you shop for a home. To be eligible for the Program, borrower must complete a loan application and be pre-approved for a mortgage with SFCU. No property address is required when completing the application. Borrower must supply the fully executed purchase and sales contract within 45 days of signing this agreement. Once received by SFCU, the borrower's interest rate will be locked in at the guaranteed rate for an additional 60 days. If interest rates have gone down during the 45-day period, you will receive the lower rate in effect on that day. This program only applies to home purchases to be funded by SFCU using conventional loan programs for single family dwelling units only and excludes second liens, investment properties, refinance loans, renovation loans, nonpurchase money home equity lines of credit, interim construction loans or other temporary financing, loans brokered to or by SFCU, loans involving short sales, or any other purchase contract that requires the approval from a third party (e.g., a lender, relocation company, etc.). The Program may be amended or terminated at any time except as to qualified home purchasers with submitted applications prior to the date of the amendment or termination. The Program is not transferable or assignable. 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.

Important Updates to our Funds Availability policy effective July 1, 2025

Regulation CC, which governs the availability of funds after deposits, is making adjustments to reflect inflation. As a result, our Funds Availability Policy will reflect the following changes, effective on July 1, 2025:

- » The **first \$275** (previously \$225) of a check deposit will be available no later than the first business day after the deposit.
- » The amount of funds that must be made available for cash withdrawal on the same business day as the deposit is increasing to **\$550** (previously \$450).
- » The amount exceeding which a deposit may be held for up to nine business days is increasing to **\$6,725** (previously \$5,525).
- » The amounts that trigger special rules for new accounts (first 30 days) and repeated overdrafts is also being adjusted to **\$6,725**.

PERSONAL LOAN

Spend this summer enjoying every moment

Whether you're looking to spend the summer with your family on a white sandy beach or restoring your backyard to make it your own personal slice of paradise, our **Enjoy Every Moment** loan could help.

Our **Enjoy Every Moment** 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/Enjoy

*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.

UPMA NAT'L CONVENTION

Visit us at the UPMA National Convention in Dallas, TX!

Our branch will be set up in the Grand Hall in the Sheraton Dallas Hotel in Dallas, TX.

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

Sunday, August 10 th	8:00 AM - 3:00 PM
Monday, August 11 th	8:00 AM - 3:00 PM
Tuesday, August 12 th	CLOSED
Wednesday, August 13 th	8:00 AM - 2:00 PM
Thursday, August 14 th	8:00 AM - Noon

The Credit Union's Annual meeting will be held at 3:00 PM on Wednesday, August 13th in the Dallas Ballroom.

AUTO PROMOTION

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.

Earn 5.00% cash back* on debit card purchases with our Signature Cash Back Checking!

Earn as much as \$120 cash back per year*, with no minimum balance requirements, no category restrictions on purchases, and no monthly account fee.

In order to qualify for Cash Back, enrollments must be in place and all of the following transactions and activities must post and settle to your Signature Cash Back account during each Monthly Qualification Cycle:

- » At least 15 debit card transactions
- » At least 1 direct deposit of \$500
- » Be enrolled in and agree to receive e-statements

If you don't meet these qualifications, don't worry — your account is still fee-free. And you can get right back to earning your cash rewards the very next cycle that you qualify.

Open your account today at SignatureFCU.org/Signature-CashBack

*Signature Cash Back Checking Account: You will receive 5.00% cash back on up to a total of \$200 debit card purchases that post and settle to the account during the monthly qualification cycle period. A maximum of \$10 cash back payments may be earned per Monthly Qualification Cycle, plus up to \$25 per month in nationwide ATM fee refunds. Only one Signature Cash Back Checking Account may be opened per membership. Visit www.SignatureFCU.org/TISA for full details of qualifications, rates, rewards, fees, account specifics and restrictions. No minimum deposit or minimum balance is required to open or maintain the account. To earn monthly rewards, the following qualifications must be met for each monthly qualification cycle. The following are qualifying activities: at least 15 debit card transactions, at least 1 direct deposit of \$500, be enrolled in and agree to receive e-statements. All transactions must post and settle before the end of the monthly qualification cycle to count towards qualifying transactions. If these qualifications are not met during the monthly qualification cycle, you will not earn rewards for that month. Limit of one account type per member. There are no recurring monthly maintenance charges or fees to open or close this account. A Signature Cash Back Checking Account account is required to have a Signature High-Yield Savings account. Rewards earned will automatically be transferred to your bundled Signature High-Yield Savings Account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Your deposits are federally insured up to \$250,000 by NCUA. To view our monthly qualification cycle, visit www.SignatureFCU.org/Qualify.

SKIP-A-PAY

Hello summer, goodbye loan payment!

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.

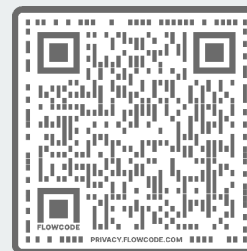


There are more reasons than ever to love being a member of Signature FCU

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.

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

EMAIL

cumail@SignatureFCU.org

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