

Signature Moments

FOURTH QUARTER 2025



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PERSONAL LOAN

Deck the halls with a Holiday Loan!

Haul out the holly and fill up the stockings with the help of a Holiday Loan from Signature FCU!

Our Holiday Loan Features:

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

Learn more and apply today at SignatureFCU.org/Holiday

*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.



2025 SCHOLARSHIP WINNERS

Congratulations to our 2025 Scholarship Winners!

Allen Fontanez Gudmundson, Anyssa Roper, and Madisyn Teuber were selected as this year's scholarship winners. Each was awarded \$1,000 for their educational expenses for the 2025-2026 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 year winds down and we step into the fourth quarter, I wanted to take a moment to reflect on where we've been and where we're headed. We value the trust you place in us to support your financial goals, and it's my privilege to share some thoughts as we move closer to the holidays and to brighter economic times ahead.

While the past few years have presented their share of economic uncertainty and challenges, there

are plenty of reasons to remain optimistic. Indicators show that we may be turning a corner financially, with many experts anticipating a more stable environment on the horizon. As we focus on the future, we hope this new season brings the opportunity for you and your family to make positive steps toward your financial dreams. Whether it's paying down debt, building savings, or planning for a big goal, we are here to support you every step of the way.

One area we would like to remind you about is the increase in fraud schemes circulating in today's digital and financial landscape. Scammers are becoming more sophisticated, targeting innocent people by email, phone, and even through social media. We urge you to stay vigilant, never share personal or account information online or with anyone you don't trust, and be cautious of offers that seem too good to be true. Our team is always here to answer questions, provide resources, and ensure your information stays secure. Keeping you safe is and always will be one of our top priorities.

As you look toward the holidays with your family, we encourage you to dream big. Whether it's a new car, a home project, or even achieving home ownership in the future, we are proud to offer loans that match your needs. With competitive personal loans, great vehicle loan rates, and flexible home equity options, we want to help you achieve your goal, and with mortgage rates forecasted to improve in the coming year, perhaps 2026 is the year you find your dream home!

The holiday season is a time of gratitude and hope—and we're grateful for the opportunity to serve you now and in the years to come. On behalf of myself, the credit union staff and officials, we wish you a joyous and peaceful holiday season. Let's step into the future together with confidence, optimism, and a commitment to building a stronger financial foundation for us all.

Warm regards

Paula Hoelzel

Paula Hoelzel, CEO
Signature Federal Credit Union

Partnerships

ALTA ONE
October 7 - 10, 2025
New York, NY

Southern Officers Conference
October 9 - 12, 2025
Little Rock, AR



DIGITAL WALLETS

Make every purchase effortless

Paying with your Visa® Debit or Credit Card just got easier, faster, and more secure. By adding your card to Apple Pay®, Google Pay®, or Samsung Pay®, you can make purchases in-store, online, and in apps without ever pulling out your wallet.

Other Benefits of Using Digital Wallets:

- Fast & Convenient** – No need to carry cash or even your physical card. Just tap your phone or smartwatch to pay.
- Safe & Secure** – Your card number is never shared with merchants. Instead, a unique digital code (token) is used for each transaction, protecting your information.
- Widely Accepted** – Use it at grocery stores, restaurants, gas stations, retail shops, and anywhere you see the contactless payment symbol.

Learn more about the Digital Wallet Platform that fits your needs at SignatureFCU.org/Digital-Wallets

HOME EQUITY LOC

Up to 100% financing on Home Equity Lines of Credit

Whether you're ready to start the home renovations you've always dreamed of or have other goals in mind, a HELOC gives you the flexibility to cover life's expenses.

Ways to utilize your HELOC:

- | | |
|----------------------|------------------------|
| » Debt consolidation | » Weddings |
| » Business startups | » Educational expenses |
| » Vacations | » Medical bills |

Take advantage of your home's value and make your plans a reality! Visit SignatureFCU.org/HELOC to apply today.

*Member must carry homeowners' insurance on the property that secures the 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.

Unlock perks with our premium rewards credit card

The Visa Signature Credit Card offers the following features:



Visa Shopping Rewards



Tap to Pay Contactless Purchases



No Balance Transfer Fee*



No Annual Fee



As low as 13.50% APR**



Online Mobile Banking

Card holders also earn 2 points or 2% cashback on everything everywhere, plus 6 points or 6% cash back on all streaming services***. Visit SignatureFCU.org/Visa-Signature for more information.

*Balance Transfer Fees may apply during promotions.

**APR = Annual Percentage Rate. APR ranges from 13.50% - 18.00%. Your actual APR will be determined at the time of application and will be based on your application and credit information. Not all applicants will 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.

***A \$10 monthly rebate cap or 60-point cap applies to streaming services.

AUTO LOAN PROMO

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

Whether you're in the market for a new vehicle or you want to refinance your current vehicle loan, we're offering up to 60 days* of no payments with a Signature FCU Vehicle Loan.

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



View our competitive loan rates 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.

MEMBER SURVEY

Take our Member Satisfaction Survey to let us know how we're doing

Want to give one of our representatives a shoutout? Tell us about a product you wish we offered? Or, share a recent experience you had with the Credit Union? At SFCU your feedback is essential in helping us improve the products and services you rely on every day.



Fill out our short, 5-minute survey by scanning the QR code to the left or by visiting SignatureFCU.org/Survey. We value your opinion. Your participation and time are appreciated as we strive to build a stronger financial future for you and your family.

BENEFICIARIES

When was the last time you reviewed your Beneficiaries?

Adding one or more beneficiaries to your account ensures that your assets are distributed according to your wishes after you pass.

Experts recommend reviewing your beneficiaries annually or after any major life event, such as, but not limited to:

- » Marriage or divorce
- » Birth or adoption
- » Changes in tax laws

As 2025 comes to a close, now is the perfect time to double check your beneficiaries and make any necessary updates. Contact us at **(800) 336.0284 ext. 684** or memberservices@signaturefcu.org to review your beneficiary details.

For specific questions about your estate plan or the probate process, please contact a qualified attorney or financial advisor.

HIGH-YIELD CHECKING

Does your checking account earn 5.00% APY*?

Our Signature High-Yield Checking account earns you a high dividend with no minimum balance requirements, no monthly account fee, and refunds on ATM withdrawal fees, nationwide, when you qualify.*

In order to qualify, enrollments must be in place and all of the following transactions and activities must post and settle to your Signature High-Yield Checking 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.

Learn more and open your account at SignatureFCU.org/Signature-HYChecking

*APY = Annual Percentage Yield. Rates are effective as of 8/27/2025. 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.

MOBILE APP UPDATE

Spanish Language Support now available in Digital Banking

Our Online Branch and SFCU Mobile app are now available in Spanish! The spanish language is activated based on the default language of the user's device, allowing your device automatically choose between English or Spanish.

Not enrolled in Digital Banking? Download our **SFCU Mobile Banking** app from your smart phone app store or visit my.signaturefcu.org/login on your desktop computer to get started today.

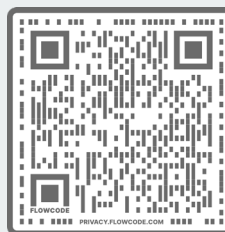


There are more reasons than ever to love being a member of Signature FCU

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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