

Signature Moments

Signature
FEDERAL CREDIT UNION
Everywhere You Are

2026
FIRST
QUARTER



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PERSONAL LOAN

The start of something new

Have some big plans for this new year? Whether you're dreaming of ditching your debt or launching your next big idea, our **Start of Something New loan** could help you turn those dreams into reality.

No payments for **60 days**

Loan amounts **up to \$50,000**

Rates starting at **9.75% APR***

Terms up to **84 months**

Apply today at SignatureFCU.org/SomethingNew

*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.

ELECTION OF OFFICIALS

2026 Election of Officials

Two (2) Board of Directors seats and one (1) Credit Committee seat will be open in August 2026. Each term is three years. Members in good standing may visit SignatureFCU.org/Election-of-Officials to obtain the nomination application.

Submit completed applications by March 2, 2026, via email to CUmail@signaturefcu.org or mail to:

Nominating Committee, Signature FCU
PO Box 148
Alexandria, VA 22313-0148

Election results will be announced at the Credit Unions Annual Meeting.

EZ SAVE CERTIFICATE

Saving is EZ as 1-2-3!

Start saving with just an initial \$50 minimum deposit with our EZ Save Certificate, and make additional deposits at anytime during the 12-month term.

Benefits of an EZ Save Certificate:

- ✓ After the 12-month term, you have the opportunity to transfer the balance to another Share Certificate
- ✓ 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 today at SignatureFCU.org/Certificates

A penalty will be assessed for early withdrawal of funds. Only one EZ Save Certificate allowed per account. Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).

2026 SCHOLARSHIP



Our 2026 Scholarship is now open!

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: **Describe a book, movie, or song that has significantly impacted your life and why.**

Essay's must be received by June 15, 2026 at 11:59 PM EST in order to be considered. To view all the requirements and submit your 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.

FROM THE CEO

As we welcome the new year, I want to extend my heartfelt wishes for a prosperous 2026 to all our valued members at Signature FCU. We remain dedicated to enhancing our online technologies to better serve you.

With the Federal Reserve's recent decision to lower interest rates, it's essential to understand how this may affect your financial well-being:

If your loans are tied to the fed rate, you could benefit from lower interest rates, leading to reduced payments. This is a great opportunity to review your loan terms and assess how these changes might positively impact your budget.

Conversely, lower interest rates may result in decreased dividends on your savings. To help you maximize returns, we are excited to introduce our High Yield Checking and High-Yield Savings Accounts. By meeting the outlined requirements mentioned in this newsletter and on our website, you can better counteract this decline.

We are also thrilled to announce the launch of a new text messaging platform designed to remind you of upcoming payments. This service will help you avoid late payment fees and keep you on track with your financial commitments.

As we move into the new year, I want to underscore the growing threat of financial fraud. Please remain vigilant and informed about the latest scams targeting consumers. If you ever have doubts about a transaction or communication, don't hesitate to reach out to us. Your account safety and security are our top priorities.

As you set your financial resolutions for the year, consider setting goals that align with your long-term financial health. Whether it's saving more, reducing debt, or investing wisely, we are here to support you every step of the way.

Thank you for being a valued member of Signature FCU. Let's make 2026 a year of growth and success together!

Warm regards,



Paula Hoelzel, CEO

Signature Federal Credit Union

EVENTS & PARTNERSHIPS!

Governmental Affairs Conference

March 1 - 5, 2026

Washington, D.C.

NAPS Legislative Training Seminar

March 15 - 18, 2026

Arlington, VA



CASH BACK CHECKING

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.



Here's how to qualify per cycle:

» At least 15 debit card transactions

» At least 1 direct deposit of \$500

» Enroll and 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/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 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.

CLUB ACCOUNTS

Saving is easier with a goal in mind

With a Club Account, you can set money aside in an account dedicated to a specific holiday or life event.

Types of Club Accounts:

Holiday Club	Save all year long, so when the busy holiday season rolls around, you're not wondering how you're going to pay for everything.
Vacation Club	Save for your upcoming vacation to ease your worries of overspending while you're traveling.
Convention Club	Stay within budget when you save for your upcoming state or national convention.
Name Your Own Club	Need to save for home renovations? A wedding? A new car? Give this account any nickname you want to remind yourself what you're saving for.

The best part? You'll **earn 0.15% APY* higher than a standard savings account**. Set up weekly, bi-weekly, semi-monthly or monthly automatic direct deposits to make your dreams a reality.

Open your Club Account today at SignatureFCU.org/ClubAccounts

*APY = Annual Percentage Yield. Rates are set by the Board of Directors and may change without notice. Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).

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
» Business startups
» Vacations
» Weddings
» Educational expenses
» 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.

HIGH-YIELD CHECKING

Does your checking account earn 5.00% APY*?

Our new no-fee Signature High-Yield Checking Account earns you a higher dividend and refunds on monthly ATM withdrawal fees nationwide, when you qualify*.

Learn about the qualifications to earn rewards and open your account today by visiting SignatureFCU.org/High-Yield



*APY = Annual Percentage Yield. Rates are effective as of 12/17/2025. 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. 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. To view our Monthly Qualification Cycle, visit SignatureFCU.org/Qualify.

SKIP-A-PAY

Have snow much more fun 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.

Stay in touch!

HEADQUARTERS
Signature Federal Credit Union
12 Herbert Street
Alexandria, VA 22305
(800) 336.0284

WEBSITE
SignatureFCU.org

EMAIL
cumail@SignatureFCU.org

MAILING ADDRESS
Signature Federal Credit Union
PO Box 148
Alexandria, VA 22313-0148

SFCU NMIS # 401612

FOLLOW US
 [/SignatureFCU](http://SignatureFCU)

ROUTING/ABA NUMBER: 254074934

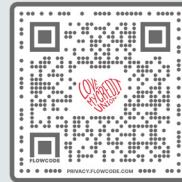


LOVE MY CREDIT UNION
There are more reasons than ever to love being a member of Signature FCU

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 Kharma:** Build your credit history with rent and **save up to 30%** on Rental Kharma.

CAMERA | ZOOM | TAP

TO LEARN MORE

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 on the left. Check them out and start enjoying credit union member benefits you never knew you had.

As a SFCU member, you can 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, save even more with early-season pricing when you file by February 28th.

Take a few minutes now to lock in your discount, right from your phone.

And as a credit union member, you can enter for a **chance to win \$10,000** from Love My Credit Union Rewards.



Scan the QR code on the left to access the exclusive member discounts on tax prep and log in to lock in your discount.

