

Signature Moments

2026
SECOND
QUARTER



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PERSONAL LOAN

Spruce up your home this spring

Whether you're looking to refresh your home with new furniture or tackle a bigger renovation, our [Spruce up your Home Loan](#) could help.

Our Spruce up your Home Loan Features:

- | | |
|--|--------------------------------------|
| ✓ No payments for 60 days | ✓ Loan amounts up to \$50,000 |
| ✓ Rates starting at 10.00% APR* | ✓ Terms up to 84 months |

Apply today at SignatureFCU.org/SpruceUp

*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 \$16.60 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.

PREMIUM SAVINGS

Earn more with our Premium Savings

Whether you're preparing for the unexpected or planning ahead, our Premium Savings helps your money work harder—simply and securely.

Premium Savings Feature:

- Tiered rates, so the more you save, the more you'll earn
- Minimum balance to earn dividends: \$100
- No monthly maintenance fee
- Unlimited deposits

Open your account at SignatureFCU.org/PremiumSavings

Rates are accurate as of February 6, 2026. Rates are set by the Board of Directors and may change without notice. Tiered rates apply based on account balance. Dividends are compounded and credited quarterly. Fees or other charges could reduce the earnings on the account. Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).

VISA® SIGNATURE

Earn premium rewards

The Visa Signature credit card offers the following premium features:

- » Choose a card that earns 6x points on streaming and 2x on other purchases, or get 6% cash back on streaming and 2% on everything else¹
- » No annual fee, no balance transfer fees, no cash advance fees, no foreign transaction fees²
- » No minimum finance charge

Apply for your credit card at SignatureFCU.org/Visa-Signature

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

2026 ELECTION



2026 Election of Officials

This year, there are three (3) vacancies on the Board of Directors and one (1) on the Credit Committee. Both the Board of Directors and the Credit Committee positions have three-year terms.

- » Ballots will be mailed September 2026
- » 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.**
- » Results will be announced at the Credit Union's Annual Meeting this fall

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

FROM THE CEO

As spring arrives in the Washington, D.C. area and the cherry blossoms bloom, we're reminded that each season brings renewal and opportunity. We're seeing that same sense of resilience and fresh possibility reflected in the financial lives of our members across the country.

Despite recent economic uncertainty, there are encouraging signs. Inflation has eased from its peak, many areas continue to experience a steady job market, and more members are strengthening their financial foundations by paying down higher-cost debt, rebuilding emergency savings, and budgeting more intentionally. These are clear signs of resilience.

We're also seeing a renewed focus on saving and planning. Members are building savings—often starting small—and taking advantage of competitive savings and certificate options to help their money grow. Like spring cleaning for your home, many are reviewing budgets, revisiting goals, and realigning spending with what matters most.

Although we're based in Alexandria, VA our membership spans the nation. As a member-owned cooperative, our purpose is to serve you—not shareholders. We remain committed to providing competitive rates, low fees, and personalized service in an increasingly impersonal world.

As we move through the second quarter, please remember:

- » You're not alone—our team is here to support your goals.
- » Small steps can make a meaningful difference over time.
- » Your credit union remains strong, focused, and committed to your financial wellbeing.

Thank you for your continued trust. We are proud to serve you and to be part of your financial journey.

With appreciation,

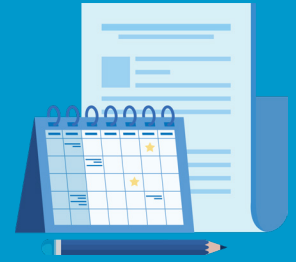
Paula Hoelzel
Paula Hoelzel, CEO

Signature Federal Credit Union

EVENTS & PARTNERSHIPS!

USBG Bar Summit

April 28, 2026
Philadelphia, PA



LOW INTRO HELOC

Get our low introductory rate HELOC!

For a limited time, you can receive our **low 4.25% APR* intro rate on a HELOC for 6 months!** After the 6-month introductory period, your rate will be 6.50% - 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	» Educational expenses
» Vacations	» Medical bills



Take advantage of your home's value and apply today SignatureFCU.org/LowIntroHELOC.

*APR = Annual Percentage Rate. This promotion runs from February 10, 2026 - August 31, 2026. Applications must be received by August 31, 2026 to be eligible for the promotion. Introductory rate of 4.25% is for six months on new home equity lines of credit only. After the 6-month introductory period, your APR will be a variable rate based on the Prime Rate plus a margin, which may result in a rate above or below 6.50% and up to a maximum of 18.00% APR. 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, 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.

HIGH-YIELD CHECKING

Does your checking account earn 5.00% APY*?

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

Here's how you qualify per cycle:

- » At least 15 debit card transactions
- » At least 1 direct deposit totaling \$500 or more
- » Enroll and receive e-statements

If you don't meet these qualifications, don't worry – **your account is still fee-free**. Plus, you'll still earn our base rate.

Open your account today by visiting SignatureFCU.org/High-Yield

*APY = Annual Percentage Yield. Rates are effective as of 2/6/2026. 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.

2026 SCHOLARSHIP

Have you applied for our 2026 Scholarship yet?

Submit your essay and transcripts by June 15, 2026 at 11:59 PM 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.**

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.



EZ SAVE CERTIFICATE

Saving has never been EZ-ier!

With our EZ Save Certificate you could earn up to 3.55% APY* on balances up to \$25,000!

**Benefits of an EZ Save Certificate:**

- » Open with a minimum deposit of \$50
- » After the 12-month term you have the opportunity to transfer the balance to another Share Certificate
- » Make additional deposits at 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 today by visiting SignatureFCU.org/EZSave

*Balances under \$25,000 will earn 3.55% 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 3.55% 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 set to automatically transfer out each month. Only one EZ Save Certificate allowed per account. Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).

AUTO EQUITY LOANS

Did you know you can borrow against the equity in your car?

You can use your vehicles equity to pay off a debt or keep a little extra cash in your pocket at a rate that's lower than a personal loan—whether your car is paid off or not.

Call us at **(800) 336.0284 ext. 697** or email lending@signaturefcu.org for more details.

All loans are subject to credit approval.

Stay in touch!

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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

FOLLOW US

SFCU NMLS # 401612

ROUTING/ABA NUMBER: 254074934



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



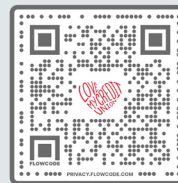
Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners.

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.

Learn all about how your credit union membership gets you all these exclusive savings and more at

CAMERA | ZOOM | TAP



TO LEARN MORE

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.