

Signature Moments

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

2026
THIRD
QUARTER

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2026 ANNUAL MEETING

Join us for SFCU's 56th Annual Meeting at the Southern Officers Conference

This year's Annual Meeting will be held on Saturday, October 10, at the Hotel Bentley in Alexandria, LA.

Join us in the ballroom at 2:00 PM where we'll announce our election results, scholarship winners, raffle away some prizes, and more!

We hope to see you there!

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 6/24/2026. 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).

ELECTION OF OFFICIALS

Cast your vote in the 2026 Election of Officials

Ballots will be mailed at the beginning of September. Those who've opted into online voting in the past **will not** receive a paper ballot, 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 October 5, 2026.**
- 2 Mail in your ballot, but don't forget, it must be **received by 5:00 PM on October 5, 2026.**

We hope to see you at the Credit Union's Annual Meeting at the Hotel Bentley on Saturday, October 10th at 2:00 PM in the Ballroom where the election results will be announced.

REFER A FRIEND



Did you know your family and friends are eligible to join SFCU?

When someone you refer becomes a member, opens an additional share or loan product, and mentions your name at signup, you'll earn a \$25 account credit*!

Share the benefits of SFCU membership with the people who matter most and encourage them to join today by visiting SignatureFCU.org/JoinNow

*To qualify for the \$25 referral credit, the referred individual must open a standard savings account and at least one of the following: (1) an additional share product (such as Premium Savings, High-Yield Checking, or a Certificate); (2) a loan product (such as a vehicle loan, HELOC, or mortgage); or (3) establish a recurring automatic deposit to a SFCU share account. Members may earn up to \$200 in referral credits per year. SFCU reserves the right to modify or discontinue this promotion at any time.

FROM THE CEO

As we enter the third quarter, thank you for your continued trust in your member-owned credit union. Your loyalty is at the heart of everything we do, and we remain committed to helping you achieve financial success.

Despite ongoing economic uncertainty, including changing interest rates and rising costs, your credit union remains strong, stable, and well-positioned for the future. As a not-for-profit financial institution, our focus is on serving members—not shareholders. We continue to manage resources responsibly, maintain healthy reserves, and invest in long-term growth.

We're also committed to providing convenient, secure services. Our mobile app allows you to deposit checks, transfer funds between financial institutions, and manage your accounts with ease. As a nationwide credit union, you can also access services through our shared branching network across the country.

Fraud prevention remains a top priority. Remember to be cautious of urgent requests, suspicious offers, and anyone asking for passwords, one-time passcodes, card numbers, or PINs. Keep your devices updated, use strong passwords, enable multi-factor authentication, and monitor your accounts regularly. If something doesn't seem right, contact us right away.

While no one can predict the future, we remain optimistic and prepared. With sound financial management and a continued focus on member service, we are ready to support you through whatever lies ahead.

Thank you for being part of our credit union family. We are honored to serve you today and for years to come.

With appreciation,

Paula Hoelzel, CEO
Signature Federal Credit Union

EVENTS & PARTNERSHIPS!

UPMA National Convention

August 1 - 7
Puerto Rico

NAPS National Convention

August 10 - 14
San Francisco, CA



HIGH-YIELD CHECKING

Why settle for less when you could earn 5.00% APY with a Signature High-Yield Checking Account

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 6/24/2026. 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.

UPMA NAT'L CONV.

Stop by our Booth at the UPMA National Convention in Puerto Rico!

Our branch will be set up in the Grand Caribbean Pre-Function space in the El Conquistador Resort in Puerto Rico.

Stop by for your chance to win daily prizes and chat with our knowledgeable staff who will be able to assist you with all of your financial needs at our fully operational booth. We can't wait to see you there!

Saturday, August 1 st	Noon - 3:00 PM
Sunday, August 2 nd	8:00 AM - 3:00 PM
Monday, August 3 rd	8:00 AM - 2:00 PM
Tuesday, August 4 th	8:00 AM - 2:00 PM
Wednesday, August 5 th	8:00 AM - 2:00 PM
Thursday, August 6 th	8:00 AM - Noon

PERSONAL LOAN

Ready, set, jet!

Whether you're looking to travel abroad or take a cross-country road trip, our **Ready to Jet loan** could help you take some much needed time off this summer.

Our Ready to Jet Loan Features:

- ✓ No payments for **60 days**
- ✓ Rates starting at **10.25% APR***
- ✓ Loan amounts **up to \$50,000**
- ✓ Terms up to **84 months**

Learn more and apply at SignatureFCU.org/Jet

*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 \$17.32 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 principle balance.

NEW GRAD OFFER

Skip the gift cards. Give them a financial head start.

Graduating from college is a major milestone. A SFCU membership can help your graduate build a strong foundation for financial independence.

Membership at SFCU offers:

- » Easy online and mobile banking, allowing you to access your account anytime, anywhere.
- » Savings accounts that earn higher dividends
- » Access to thousands of shared branches and ATMs nationwide
- » Ability to build credit with a low-rate Visa® Credit Card – plus, we'll give you a statement credit of \$25 when you make your first purchase¹.

As a bonus to you, if the graduate you refer becomes a member, opens an additional share or loan product, and mentions your name at signup, you'll earn a \$25 account credit²!

Have them join today by visiting SignatureFCU.org/JoinNow

¹ \$25 Visa statement credit applies to new applicants only. Credit will expire six months after card activation. Annual Percentage Rate ranges from 13.99% - 18.00%. Rates are set by the Board of Directors and may change without notice. All loans are subject to credit approval.

² To qualify for the \$25 referral credit, the referred individual must open a standard savings account and at least one of the following: (1) an additional share product (such as Premium Savings, High-Yield Checking, or a Certificate); (2) a loan product (such as a vehicle loan, HELOC, or mortgage); or (3) establish a recurring automatic deposit to a SFCU share account. Members may earn up to \$200 in referral credits per year. SFCU reserves the right to modify or discontinue this promotion at any time.

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

From home renovations to a once-in-a-lifetime vacation, the possibilities of what you can do are endless with the help of a HELOC from SFCU.

Learn more and apply today at SignatureFCU.org/HomeEquity

Home Equity Lines of Credit are available for properties nationwide, except in Alaska, Hawaii, Texas, Guam, and Puerto Rico. All loans are subject to credit approval.

Stay in touch!

HEADQUARTERS
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FOLLOW US

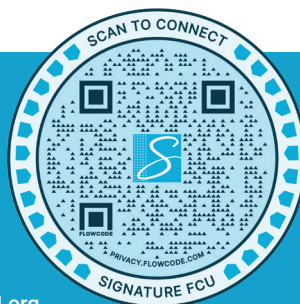


/SignatureFCU



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

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.

CAMERA | ZOOM | TAP



TO LEARN MORE