

Signature Moments

Signature
FEDERAL CREDIT UNION
Everywhere You Are

2026
FOURTH
QUARTER



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PERSONAL LOAN

Holiday Expenses Made Easier

Make the holidays a little brighter with a [Holiday Advantage Loan](#), offering flexible financing options to help cover seasonal expenses while keeping your budget on track.

Our Holiday Advantage Loan Features:

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

Apply today at [SignatureFCU.org/HolidayAdvantage](#)

*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 principal balance.

HOLIDAY TRAVEL TIPS

Holiday Travel? Your Card Is Ready!

Heading out for a holiday trip? Your Signature FCU Visa® Debit or Credit Card is ready to go wherever your plans take you.

With chip-enabled technology, you no longer need to notify us before traveling. Simply **tap your card** or **insert your chip** when making purchases, and your card can be used safely and securely wherever Visa is accepted—even internationally.

Whether you're visiting family, taking a winter getaway, or traveling overseas, your Signature Visa card makes purchases easy and convenient. For added security, be sure to monitor your account activity while you're away.

Travel with confidence knowing your Signature Visa card is convenient, secure, and ready for your next adventure!

CARD SECURITY TIPS

Stay One Step Ahead of Fraud

Your security is important to us. If we detect suspicious activity on your Signature FCU Visa® Debit or Credit Card, you may receive a text alert asking you to confirm whether a transaction was authorized.

To receive these important alerts, make sure your **mobile phone number is listed as your primary phone number** on your account. If you receive a fraud alert, simply follow the instructions in the text message to confirm your purchase or report activity you don't recognize.

If your card is lost, stolen, or you notice suspicious activity, you can quickly **freeze or unfreeze your card anytime through Online Branch or the SFCU Mobile Banking App** to help prevent unauthorized purchases. Once your card is found or the issue has been resolved, simply unfreeze your card and continue using it.

Help protect your account by keeping your contact information up to date and monitoring your card activity regularly.

SKIP-A-PAY



Celebrate the Season—Not the Payments

The holidays are meant to be enjoyed—not stressed over. If holiday expenses are stretching your budget, our [Skip-a-Pay](#) promotion can help give you a little extra breathing room.

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.

EVENTS & PARTNERSHIPS!

Southern Officers Conference

October 8, 2026
Alexandria, Louisiana

SFCU Annual Meeting

October 10, 2026
2:00 PM CT | Ballroom
Hotel Bentley
Alexandria, Louisiana



FROM THE CEO

A Fresh Start for 2027

As we enter the fourth quarter, many of us continue to feel the effects of a changing economy. Global events, supply chains, energy costs, interest rates, and markets all influence the prices we pay at home—from groceries and utilities to insurance, travel, and everyday services. Even as inflation moderates, prices do not simply return to where they were, making thoughtful financial planning and a strong savings strategy more important than ever.

We are also watching the continued growth of credit card debt. More consumers are relying on credit cards to cover expenses, and high variable interest rates can make balances difficult to pay down.

At Signature FCU, we want to help members find responsible paths forward. For qualifying homeowners, a home equity line of credit may offer a way to consolidate higher-interest debt without refinancing a first mortgage that may already have a favorable rate. We are currently offering a low introductory rate for the first six months on our HELOC program, which may help combine multiple high-rate balances into one manageable payment and reduce interest costs. Once balances are paid off, consider closing high-rate credit cards and building your savings. Our EZ Save Certificate can be opened with as little as \$50, with the flexibility to continue adding funds each payday, monthly, or whenever your budget allows.

As always, I must also talk about scams because we deal with them every day. Fraudsters are becoming increasingly sophisticated, using texts, emails, phone calls, fake websites, QR codes, and even AI-generated voices to make scams more convincing. Remember, we will never ask for your password, PIN, full online banking credentials, or one-time security codes. Be cautious of unexpected calls or messages claiming there is fraud on your account or pressuring you to act immediately. Never click unexpected links or scan unfamiliar QR codes. If someone claims to be a family member, government official, or credit union employee and something does not feel right, hang up and contact the credit union directly.

As we look ahead, let's make 2027 a year of renewed focus, financial confidence, and progress. Along with our credit union officials and employees, I thank you for your continued trust, business, and support. It is our privilege to serve you, and we remain committed to helping you build a stronger financial future.



Paula Hoelzel

Paula Hoelzel, CEO
Signature Federal Credit Union

CASH BACK CHECKING

Earn 5.00% cash back* on debit card purchases

With our [Signature Cash Back Checking](#) you could earn as much as \$120 cash back per year* with no minimum balance requirements or monthly account fee.

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/Cash-Back

*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 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 SignatureFCU.org/Qualify. Rates are effective as of 5/8/2026.



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 September 1, 2026 - December 31, 2026. Applications must be received by December 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.

DIGITAL WALLETS

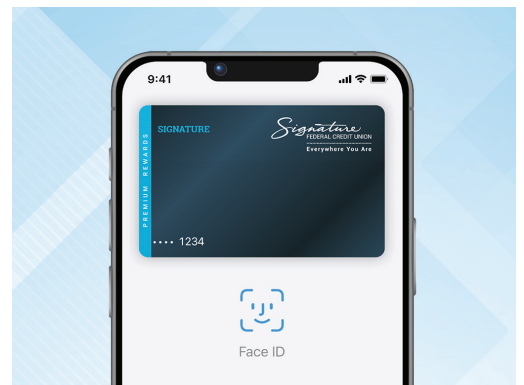
Pay Smarter with Digital Wallets

Make payments easier, faster, and more secure by adding your Signature Visa® Debit or Credit Card to Apple Pay®, Google Pay®, or Samsung Pay®. Use your card in-store, online, and in apps with just a tap.

Benefits of Digital Wallets:

- » **Fast & Convenient** – Pay quickly with your smartphone or smartwatch.
- » **Safe & Secure** – Your card information stays protected.
- » **Widely Accepted** – Use it anywhere contactless payments are accepted.

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



EZ SAVE CERTIFICATE

Saving has never been EZ-ier!

With our **EZ Save Certificate** you could earn up to 4.00% 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 4.00% 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 4.00% 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).

AUTOMATIC DEPOSIT

Put Your Savings on Autopilot

Want an easier way to grow your savings? Set up a **Recurring Automatic Deposit** and make saving happen automatically!

Whether you're building your emergency fund, saving for a vacation, or working toward a future goal, automatic deposits help you stay on track by moving money into your Signature FCU account on a schedule that works for you.

Visit SignatureFCU.org/AutomaticDeposit to start saving today!

*Your deposits are federally insured up to \$250,000 by the NCUA.

Stay in touch!

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Alexandria, VA 22305
(800) 336.0284

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

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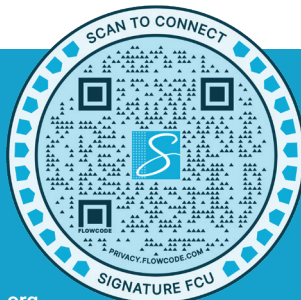
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ROUTING/ABA NUMBER: 254074934



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

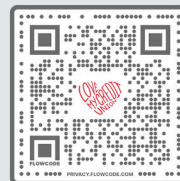
Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners.

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 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

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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.