

Signature Moments

FIRST QUARTER 2019



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BALANCE TRANSFER

Zero percent for six months on all new balance transfers!

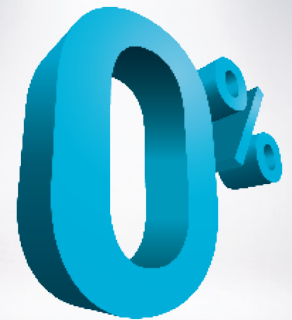
Now you can save money by transferring your high-rate credit card balances to our Signature FCU Visa card. You can receive **0% for 6 months** on new balance transfers*.

0% Balance Transfer Promotion features:

- » Enjoy 0% for six months
- » No balance transfer fees
- » No annual fee

The balance transfer promotion ends on March 31, 2019, so take advantage of this opportunity! Apply today by calling Financial Services at **(800) 336.0284 ext. 694** or visit us at SignatureFCU.org/BalanceTransfer

*This promotion is valid from 10/1/2018 - 03/31/2019. Introductory rate of 0% is for six months and will apply to balance transfer(s) amount only. After the introductory period, your regular APR of 7.99% - 16.90% will be applied to the remaining balance, new purchases, and new balance transfers. Interest will begin charging on remaining balance at 6 months from the transaction date. Balance transfer(s) do not earn points or cash rebate(s). APR = Annual Percentage Rate.



SKIP-A-PAY

Recovering from Santa Shock? Skip-a-Payment to get back on track!

For a small fee you can skip one monthly or two bi-weekly payments* and you 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 loans must be open for at least one year, paid up to date, and not delinquent to qualify. 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.



Federally insured
by NCUA

Membership Eligibility Required

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

A Message From Our CEO



Rebecca Cuddy, CEO

On behalf of the Officials and Staff at Signature FCU, Happy New Year! With the beginning of a new year come many new opportunities for us to serve our members beyond what we already offer. New financial challenges face each of us every year and we are constantly looking for ways to meet them and help our members do the same. I hope as each of you enter this new year, your financial picture looks brighter than ever.

One of the most important things we can do each year is do a full financial check-up. Included in that check-up should be ensuring that you've told us where your

money goes in case something happens to you. Do you know who you've designated as beneficiary? If you're not sure, please contact us so that we can verify or update your account.

Can anyone save too much? I think the topic of building your savings is the topic on everyone's "to-do" list each January. Some of us spend too much during the holidays and when we get that bill in January, it's a wake-up call to action! We've all heard the easiest suggestions. Save yourself that \$5 you spend at Starbucks every day and you'll save over \$1,800 per year or get a monthly manicure instead of a weekly one and save about \$1,200 per year. How about bringing your lunch to work a couple of days a week instead of eating out? I'm not sure how much you spend on lunch but here in the DC area, it's pretty high! Whatever you choose to cut this year, we've got some ways to help you maximize that savings.

Our EZ Save Certificate gives you an easy way to start saving big. With as little as \$50, you can open a 12-month certificate and add up to a maximum balance of \$5,000 over the course of the year. You'll earn 2.25% APY on that money. At the end of the year, you can roll it over into another account. Save it for your dream vacation, fix a broken hot water heater, or roll it into another term certificate of deposit and keep on making that money grow.

The Zero Percent Visa Balance Transfer promotion is now available. For every balance you transfer from another financial institution to your Signature FCU Visa card, you'll pay zero percent interest for six months. This is a great way to get rid of those holiday bills you racked up in 2018. Give yourself six months to pay it off without interest or balance transfer charges.

Sometimes, that January loan payment is just too much to handle. By, using our Skip-a-Pay option, you can choose to skip a loan payment one time on any one of your loans (home equity, mortgage and debt consolidation loans don't qualify). For a small \$35 fee, you'll get a month's worth of breathing room!

Finally, it's never too early to start saving. Please read about our new Youth Savings Programs in this issue. We know all you parents and grandparents love to save for your young ones, but here's a way to get them involved and teach them the value of saving before they learn the woes of spending!

I hope these ideas and some of the others highlighted in this edition of Signature Moments help you meet 2019 with a clean financial slate. If you still need help, you know where to turn. Your staff at Signature Federal Credit Union are dedicated to helping you improve your financial life. Give us a call or visit us at www.signaturefcu.org

Rebecca Cuddy, CEO
Signature Federal Credit Union

Partnerships

UPMA Legislative Summit
January 27 - 29, 2019

SME Annual Conference
February 22 - 27, 2019

NAPS Legislative Training Seminar
March 10 - 13, 2019



PERSONAL LOAN

Start the new year with a Clean Slate.

With our *Clean Slate* loan you can get out of debt faster by consolidating all of your high-interest debts into one low monthly payment. Plus, for a limited time, you can receive our Clean Slate loan at a **0.25% discount** off the standard rate!

Clean Slate Loan features:

- Standard rate as low as 6.25% APR*
- Borrow up to \$25,000
- Terms up to 84 months

Apply today at bit.ly/signaturefcu-apply-now, or call **(800) 336.0284** for more details.

*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. Clean Slate loan discount available from January 1, 2019 - March 31, 2019. Estimated payment is \$44.44 per \$1,000 financed and is based on the lowest rate available. Payments will vary based on the rate you qualify for.

CERTIFICATES

Open a Certificate with just \$50!

If you have trouble saving, watch how easy it can be when you open an EZ Save Certificate for you, your child or grandchild!

Make additional deposits for every holiday and birthday and effortlessly grow your savings for things like college expenses, a car, or even that new TV you've had your eye on.

EZ Save Certificate features:

- 12-month certificate, after 12 months you have the opportunity to transfer the balance to another share certificate
- One EZ Save certificate per account (CD limit **\$5,000**)
- 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 with Bank to Bank

To open an EZ Save Certificate please contact one of our Member Services Representatives at **(800) 336.0284 ext. 684** or visit SignatureFCU.org/Certificates

Current APY is 2.25%. Balances over \$5,000 (plus the accumulated dividend) will earn 0.10%. A penalty may be assessed for early withdrawal. Rates are set by the Board of Directors and may change without notice.

BANK TO BANK

Pay your Signature FCU Visa with a Bank to Bank Transfer.

Transfer funds electronically from your local bank to Signature FCU easily with a Bank to Bank transfer.

Here's how it works:

- Once you have requested Bank to Bank access and have been approved, you will see the Bank to Bank tab appear when you log into your account in the Online Branch
- To add a new financial institution(s) to your Bank to Bank profile, use the "Add Account" tab at the top of the Bank to Bank page
- To create a new Bank to Bank transfer use the drop down boxes to select where you want to transfer the funds from. Withdraw funds from your local bank and transfer directly to your account to pay your Visa, your loans, or add to your Signature Savings or Checking account

It's easy and it's free. Apply for Bank to Bank transfers today by calling **(800) 336.0284 ext. 694** or email us at eservices@signaturefcu.org

MOBILE APP

Have you tried depositing a check remotely?

Remote Deposit Anywhere (**RDA**) is a convenient way to deposit a check into your Signature FCU account through our mobile app by simply taking a picture of the front and back of the check you wish to deposit.

Here's what you need to know about RDA's endorsement policy:

- Sign the back of your check and write "For deposit only Signature FCU" in the endorsement area
- Endorsements must be written legibly with dark ink
- Check image must be clear and in focus with all four corners of the check visible

Failure to properly endorse your check may result in the check being rejected and needing to be redeposited. Daily and monthly limits and check holds apply, for assistance call **(800) 336.0284 ext. 694** or email eservices@signaturefcu.org

You can download the Signature FCU app from your smart-phone app store. RDA is available for mobile and tablet devices only for Apple and Android users. Members must enroll in Online Branch before they can use mobile banking.



HOME EQUITY

Get your to-do list done.

With our **low introductory rate of 1.90% APR*** on a home equity line of credit, and up to 100% financing you can begin working on those home renovations you've been dreaming of, such as:

- New hardwood flooring
- Stainless steel appliances
- Open space living

Or, you can use the funds for other expenses in life:

- Debt consolidation
- Business startups
- Educational expenses
- Weddings

For more information visit SignatureFCU.org/HELOC

*After nine months, introductory rate of 1.90% APR will revert back to the standard rate ranging from 5.25% - 6.50% APR. Rates are subject to change. The maximum allowable rate is 18% APR. The Credit Union will pay up to \$1,000 in closing costs, anything over \$1,000 (usually \$0-\$500) plus a processing fee of \$150 will be paid by the member.

FIRST START VISA

Having trouble getting your first credit card?

Then the First Start Visa is right for you. From getting gas to purchasing your lunch, this card is a great tool to help you begin building a positive credit history.

The First Start Visa card features:

- Starting at 10.90% APR*
- Credit limits of \$250 to \$1,000
- No annual fee, no balance transfer fees, no cash advance fees
- No foreign transaction fees
- No minimum finance fees
- After a year of positive payment history the member can apply to upgrade their card and credit limit

For more information visit SignatureFCU.org/First-Start

*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 will qualify for the lowest rate. Rates quoted assume excellent borrower credit history. Rates are set by the Board of Directors and may change without notice.

Start teaching smart money habits early.

Signature FCU wants members of all ages to understand how to manage money. What better way for a child to learn than to have their own savings or checking account?

Youth Savings (ages 0-17)

- » Guardian 18 years or older must be joint on the account
- » 0.10% APY higher than a standard savings account to encourage saving
- » No monthly fees or minimum balance requirements
- » Students can submit their cumulative end of year report card for a promotional deposit for A's (up to \$20 per year)

Youth Checking (ages 13-17)

- » Guardian 18 years or older must be joint on the account
- » Visa debit can be used anywhere Visa is accepted
- » 0.10% APY higher than a standard checking account to help funds grow faster
- » No monthly fees or minimum balance requirements
- » Access to over 30,000 FREE ATMs and 5,000+ shared branches

To open a youth account contact us at **(800) 336.0284 ext. 505** or visit SignatureFCU.org/YouthAccounts

Qualified guardian must be joint on all youth account(s) and is responsible for the youth account(s) and will reimburse Signature Federal Credit Union for any loss the account may incur. Signature FCU has the right to limit services or close the youth checking account(s) due to negative balance(s), account abuse, monetary loss or other reason(s) deemed appropriate by the Credit Union. Youth accounts are not eligible for Bank to Bank transfers. APY = Annual Percentage Yield.

*Youth Savings accounts are eligible for a promotional deposit for A's when you submit the end of the year cumulative report card to membership@signaturefcu.org. \$5 per A will be deposited into the Youth savings account, maximum deposit is \$20.

E-SERVICES

My Card Rules App



Register your Signature FCU Visa credit or debit card to receive notifications of purchases, freeze/unfreeze your card in the event it is lost or stolen, and set International card preferences for travel.

You can download the My Card Rules app in your smart-phone app store.

To learn more visit SignatureFCU.org/Protect-My-Card

HEADQUARTERS

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(800) 336.0284

MAILING ADDRESS

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

WEBSITE

SignatureFCU.org

EMAIL

cumail@SignatureFCU.org

FOLLOW US



/SignatureFCU

Try TurboTax for a chance to win \$25,000!

This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th¹. And as a Signature FCU member you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount visit

bit.ly/Signaturefcu_TurboTax

More savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers from Sprint®, ADT, TruStage, and cash back shopping with Love to Shop². The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org

¹Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

²Limited time offers. Active. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. active. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

