It's our 50th anniversary and we're celebrating all year long!

Our journey began in 1970, and today we have over 23,000 members and more than $323 million in assets.

- Napus Federal Credit Union was chartered and began with seven Postmasters, who pooled their savings together to start the credit union.
  - Manager Bob Kressley
  - **Assets:** $215,508 | **Employees:** 1 Full Time

- Jean Chandler was selected as Manager (1981-1991)
  - **Assets:** $15.6M | **Employees:** 10 Full Time

- Harvey Baine was selected to succeed Jean Chandler in (1991-2001)
  - **Assets:** $43.8M | **Employees:** 15 Full Time
  - Mid 1990’s
  - **Assets:** $100M

- In the wake of Harvey Baine’s retirement, Bob Arsneault held the title of Acting CEO (9/2001 - 4/2002). Becca Cuddy was promoted to CEO in 6/2002
  - **Assets:** $140.7M | **Employees:** 36 Full Time
  - **Assets:** $200M in 2008

- **Assets:** $234.5M | **Employees:** 45 Full Time

- NAPUS Federal Credit Union became Signature Federal Credit Union
  - **Assets:** $300M | **Employees:** 48 Full Time

- Signature Federal Credit Union celebrates 50 years in business
  - Becca Cuddy CEO from 6/2002 to present
  - **Assets:** $323M | **Employees:** 57 Full Time
Partnerships

UPME Legislative Summit
February 23 - 25, 2020

SME Annual Conference & Expo
February 23 - 26, 2020

2020 NAPS Legislative Training Seminar
March 8 - 11, 2020

MORTGAGE FINANCING

Up to 97% mortgage financing.

Let Signature FCU help you purchase your next home.

Everything you need to know about a SFUCU Mortgage:

» Mortgages are available for properties nationwide¹
» Competitive interest rates and low closing costs
» Conventional mortgages with terms of 10, 15, 20, and 30 years
» Adjustable Rate Mortgages (ARM) available
» Up to 97% maximum financing on the purchase of single-family dwellings (Primary Residences)
» Up to 95% maximum financing on condos
» Investment property and second home financing available
» We have a title company that can come to your home nationwide to finalize the mortgage documents²

To apply, visit SignatureFCU.org/Mortgage, call (800) 336.0284 ext. 696, or email mortgage@SignatureFCU.org.

¹Except Alaska, Puerto Rico, and Hawaii.
²Estimated Payment: 30-day monthly payments of $4.77 per $1,000 financed does not include taxes and insurance. Payment can be higher than estimated amount once taxes and insurance is added and rate is determined.

Create-a-Card

Personalize your credit or debit card!

Choose your favorite family photo, grandchild, or even feature your family pet on your card. You can also choose from a variety of gallery images in our online library.

Start personalizing your card today by visiting SignatureFCU.org/Create-a-Card and upload an image you’d like to use to our design center. From there, you can resize, flip, and rotate the image until your card looks exactly how you want it!

Signature FCU encourages the importance of higher education—and how costly it can be.

Are you a Signature FCU college or trade school bound member?

Signature FCU understands the importance of higher education—and how costly it can be.

This year, members who could use a little help with their higher education tuition or related expenses, are eligible to apply for our essay-based scholarship. Three winners will be awarded $1,000 each.

This year’s essay topic is: Where do you see yourself 10 years from now?

View the requirements and submit your 250-500 word (typed and double-spaced) essay at SignatureFCU.org/Scholarships. Application deadline is June 15, 2020.
Tired of paying monthly fees on your checking account?

Whether you want the standard checking option or one with more features, every Signature FCU checking account gives you a Visa debit card, Online Branch access, mobile banking including remote deposit anywhere, and access to a network of over 30,000 free ATMs and 5,000+ shared branches across the country.

Choose the SFCU Checking account that best fits your needs:

1. **Standard Checking** - No minimum balance requirements, no monthly account fees.

   1. Standard checking has no minimum balance requirement and no monthly account fees.

2. **Legacy Checking** - For members who are 55 years or older, a higher dividend is paid than on our standard checking account.

   2. Legacy checking has no minimum balance requirement and no monthly account fees.

3. **High-Yield Checking** - Earn a higher dividend rate of 3.00% APY.

   3. High-Yield Checking has certain requirements that must be met in order to receive the High Yield APY. The debit card must be used at least 10 times per month and those transactions must post during the month. There must be a total of $1,000 being directly deposited into the account each month. The member must be enrolled in e-statements and can only have one High Yield Checking per account. If any of the requirements are not met, the account will earn the standard checking account rate for that month. Balances above $20,000 earn the standard checking APY while balances below $20,000 will earn the High Yield APY.

4. **ATM Rebate Checking** - ATM fee reimbursement (up to $10 per month) when using out of network ATMs.

   4. ATM Rebate Checking has certain requirements that must be met: There must be a total of $1,000 being directly deposited into the account each month. The member must be enrolled in e-statements and can only have one ATM Rebate checking per account. The ATM reimbursement of up to $10 per month will be posted monthly to the account at the beginning of the following month.

5. **Debit Card Points Checking** - Earn 1 reward point for every $2 you spend.

   5. Debit Card Points Checking has certain requirements that must be met: There must be a total of $1,000 being directly deposited into the account each month. The member must be enrolled in e-statements and can only have one Debit Card Points Checking per account.

6. **Business Checking** - No minimum balance, no monthly fees, earns dividends. Additional details at SignatureFCU.org/BusinessAccounts

In addition to the checking account options above, we also offer Youth Checking, SignatureFCU.org/YouthAccounts and Student Checking accounts, SignatureFCU.org/StudentChecking