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.

- **1970**: Napus Federal Credit Union was chartered and began with seven Postmasters, who pooled their savings together to start the credit union.  
  - Manager: Bob Kresale 
  - **Assets**: $215,508 | **Employees**: 1 Full Time
- **1980**: Jean Chandler was selected as Manager (1981-1991)  
  - **Assets**: $15.6M | **Employees**: 10 Full Time
- **1990**: Harvey Baine was selected to succeed Jean Chandler (1991-2001)  
  - **Assets**: $43.8M | **Employees**: 15 Full Time  
  - **Mid 1990’s**: **Assets**: $100M
- **2000**: In the wake of Harvey Baine’s retirement, Bob Arsneaut 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
- **2010**: **Assets**: $234.5M | **Employees**: 45 Full Time
- **2015**: NAPUS Federal Credit Union became Signature Federal Credit Union  
  - **Assets**: $300M | **Employees**: 48 Full Time
- **2020**: Signature Federal Credit Union celebrates 50 years in business  
  - Becca Cuddy CEO from 6/2002 to present  
  - **Assets**: $323M | **Employees**: 57 Full Time
Let's Celebrate!! This year, Signature Federal Credit Union turns the big 5-0!! How is that possible? It seems like not that long ago we were a small credit union with just 8 or 10 employees all stuffed in one room, desk upon desk! Check out those photos on the cover. They are REAL! You may recognize some familiar faces...if you can get past the 80’s wardrobes and hairdos! Time flies. Today we are over $323 million in assets. We offer our 23,000 plus members just about every product and service available; and our members have access to their accounts 24/7 through our online branch and mobile app. We have a nationwide network of ATMs and “shared” branches through which our members can conduct transactions. And, we do it with just over 50 employees from one location. Each of these employees loves what they do; they enjoy talking to our members and work hard to meet their expectations. If they choose to, members can use an automated system to do transactions when they call in; however, unlike many large financial institutions, we still offer personal service for those members who need it.

Over the course of 2020, you will see some great advertising to celebrate our milestone. We have some exciting promotions ready to roll out. You’ll see some wonderful pictures that will bring back fond memories of the early days of our credit union. And, you’ll hear some reminiscing about how we got here from both officials and staff. Many of you have been a part of our history and we hope you’ll join in the conversation on Facebook. It’s an understatement to say you helped us get here; you are the reason we are here today.

In the meantime, here’s a reminder that our 2020 Election of Officials process has officially begun. This year, there are two openings on the Board of Directors and one on the Credit Committee. All are three year terms. Any member in good standing who wishes to be considered for nomination should contact the credit union for an application. Completed applications must be returned by March 1, 2020 to be considered. The Nominating Committee will select a slate of candidates which will be published in the first quarter statement mailing and online at the beginning of April. The election will take place in July and results will be announced at the credit union’s Annual Meeting, which will be held at the site of the UPMA National Convention in St. Louis, Missouri in August. Keep an eye out for voting information!

Lastly, I wish each of you a Happy New Year. As we enter 2020, I want to thank each of you for your support of Signature Federal Credit Union over the years. It has been my extreme honor and privilege to work for and with you. You should be proud of the credit union that has emerged from that initial idea to create a financial cooperative that would serve Postmasters and their families. We now serve not only that initial group, but 23 other employee groups across the country. Here’s to another 50 years!!

Rebecca Cuddy, CEO
Signature Federal Credit Union
2020 Election of Officials.

In August 2020, two positions on the Board of Directors and one position on the Credit Committee will expire. Both the Board of Directors and the Credit Committee positions have three-year terms.

Any member wishing to obtain information on qualifications and request a nomination application should send a request to the Nominating Committee, Signature Federal Credit Union, PO Box 148, Alexandria, VA 22313-0148. The application must be completed and returned by March 1, 2020.

The balloting process will again be offered by paper or online. Results of the election will be announced at the Credit Union’s Annual Meeting at the UPMA National Convention in St. Louis, MO in August 2020.

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:**

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<th>Description</th>
<th>Requirements</th>
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<tr>
<td>1.</td>
<td><strong>Standard Checking</strong> - No minimum balance requirements, no monthly account fees1.</td>
<td>1Standard checking has no minimum balance requirement and no monthly account fees.</td>
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<td>2.</td>
<td><strong>Legacy Checking</strong> - For members who are 55 years or older, a higher dividend is paid on our standard checking account2.</td>
<td>2Legacy checking has no minimum balance requirement and no monthly account fees.</td>
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<td>3.</td>
<td><strong>High-Yield Checking</strong> - Earn a higher dividend rate of 3.00% APY3.</td>
<td>3High 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. SFCU calculates from the first day of the month to the last day of 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.</td>
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<td>4.</td>
<td><strong>ATM Rebate Checking</strong> - ATM fee reimbursement (up to $10 per month) when using out of network ATMs4.</td>
<td>4ATM 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.</td>
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<td>5.</td>
<td><strong>Debit Card Points Checking</strong> - Earn 1 reward point for every $2 you spend.5.</td>
<td>5Debit 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.</td>
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<td>6.</td>
<td><strong>Business Checking</strong> - No minimum balance, no monthly fees, earns dividends. Additional details at SignatureFCU.org/ BusinessAccounts</td>
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In addition to the checking account options above, we also offer Youth Checking, SignatureFCU.org/YouthAccounts and Student Checking accounts, SignatureFCU.org/StudentChecking

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**Treat Yourself to Your Maximum Refund and a Chance to Win $25,000!**

Treat yourself to a stress-free tax season! Signature Federal Credit Union has teamed with TurboTax to save you up to $15 on TurboTax and a chance to win $25,000.

TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product that is right for you.

You can file with confidence knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you’ll get your biggest possible refund fast.

Start TurboTax today for free and be entered to win. Visit bit.ly/Signaturefcu_TurboTax

**More from LMCUR—There’s never been a better time to switch to Sprint.**

Signature Federal Credit Union members can get up to $200 cash when you switch to Sprint. Plus, get $100 annual loyalty reward and 25% off select accessories in Sprint stores.

Try Sprint’s improved LTE service for 30 days worry-free. Get their 100% Total Satisfaction Guarantee and see why Sprint is the right choice to save you money.

It’s easy, here’s how it works:

1. Switch to Sprint.
2. Register your new line(s) at LoveMyCreditUnion.org/SprintRewards
3. In six to eight weeks, your cash rewards will be deposited directly into your credit union account.

Visit LoveMyCreditUnion.org/Melvin to learn more.

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**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 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including 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-1A-04-05B, San Diego, CA, 92129.

Sprint Cash Reward: Via deposit. $100/line, max 2 lines. Req. active. On eligible plan 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 $27,000. 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-1A-04-05B, San Diego, CA, 92129.

Sprint stores.