

Signature Moments

FIRST QUARTER 2021



In This Issue

Page One

- » Personal Loan
- » Skip-a-Pay

Page Two

- » CEO's Message
- » Partnerships
- » IRA's

- » HELOC

Page Three

- » Relief Loan
- » Mortgage Financing
- » Scholarship
- » Election of Officials

Page Four

- » E-Services
- » Love My Credit Union Rewards

PERSONAL LOAN

Make 2021 your Best Year Yet!

So, 2020 wasn't everything we hoped for. We put life on hold, pressing pause on our long-awaited plans, and tried to keep ourselves occupied at home.

But now, the new year is here, and it's time we move full-throttle towards our goals. SFCU is here to make 2021 your best year yet! Our Best Year Yet loan can help you consolidate debt, renovate your home, install a pool or spa, or even fund your "bucket list" vacation.

Our Best Year Yet loan features:

- » Rates as low as **6.75% APR***
- » Loan amount up to **\$50,000**
- » Terms up to **84 months**

Apply today by visiting SignatureFCU.org/BestYearYet or call our Financial Services Department at **(800) 336.0284 ext. 697**

*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 \$14.98 per \$1,000 financed and is based on the lowest rate and longest term available. Payments will vary based on the rate you qualify for.

SKIP-A-PAY

Skipping a payment has never been easier.

For a small fee you can skip one monthly or two bi-weekly payments* and 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. 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

Well, can we all just toast to a not-so-fond farewell to 2020 and hope for a brighter 2021?! My hope is that you and your families are all well and that those of you who may have experienced loss through one of the many disasters of last year have family and friends to help you through these difficult times.

At Signature Federal Credit Union, we had some challenges to overcome in order to continue to serve our membership to the best of our ability. Working remotely,

the majority of our staff has been able to continue to fulfill the responsibilities of their jobs without interference. We did have some initial setbacks with connectivity issues. And, we continue to work through some of those issues. But, as a whole your credit union continues to thrive and serve its members well.

While statistics can be dry sometimes, I feel compelled to give you an overview of how your credit union grew in 2020, despite the challenges. Assets grew more than \$46 million to more than \$370 million; loans to members increased over \$13 million and share deposits grew \$56 million. We welcomed more than 800 new members in 2020 as well. We also welcomed three new member groups to the credit union. The International Erosion Control Association, Mortar Board Incorporated and the American Legal and Financial Network each sought membership through our credit union, citing our nationwide access, numerous products and services and online availability as important factors that would add benefit to their members and employees.

We converted our home banking and mobile banking platforms early in the year and have heard positive feedback from members who found the new features helpful and more user-friendly than the old systems. We continue to work with our vendor to make improvements in areas where there are clearly needed changes. One of those areas is the description area in the Visa transactions notations, which should be corrected to include the merchant information in January.

As we begin a new year, our goal is to work to improve our service to our members via phone, Internet and mail. We have always relied on these methods of communicating with our members and will continue to do so in 2021. We are also committed to helping the many members who need assistance with their finances and those who may have suffered losses. Our mission is to improve your financial life. We are here for you.

Rebecca Cuddy, CEO
Signature Federal Credit Union

Partnerships

Unfortunately, due to the unprecedented circumstances brought upon by COVID-19, all conferences our staff had planned on attending have been canceled.



IRA'S

Planning for your future is always a good idea.

An Individual Retirement Account, better known as an IRA, is an investing tool used to designate funds for your retirement. We offer both Traditional and Roth IRA's, so you can choose the account that works best for you.

TRADITIONAL IRA	A type of retirement savings that allows tax deferred contributions. Contributions must come from earned income. Typically amounts in your traditional IRA (including earnings and gains) are not taxed until distributed.
ROTH IRA	A type of retirement savings that allows after taxed contributions. Contributions must come from earned income.

Start saving today at SignatureFCU.org/IRA

Please consult your tax advisor for advice based on your age, long-range earnings outlook, and retirement plans.

HELOC

Up to 100% financing on Home Equity Lines of Credit.

Begin working on the home renovations you've been dreaming of, such as:

- ✓ Open Space Living
- ✓ Stainless steel appliances
- ✓ New hardwood flooring

Or, you can use your HELOC to fund other expenses in life, like:

» Debt consolidation	» Weddings
» Business startups	» A dream vacation
» Education expenses	» Medical bills

Apply online today at SignatureFCU.org/HELOC or contact our mortgage department for more information at **(800) 336.0284 ext. 696**

Home equity lines of credit are available for properties nationwide, except in Alaska, Hawaii, Texas, and Puerto Rico. All loans are subject to credit approval.

RELIEF LOAN

We Are Here for You loan.

Signature FCU understands the concern and uncertainty our members may be experiencing surrounding COVID-19. If you find yourself facing financial difficulties, our **We Are Here for You loan** may be able to help.

Our We Are Here for You loan features:

Rate as low as
5.00% APR*

No payments for
90 Days

Borrow up to
\$50,000

Terms up to
50 months

Visit SignatureFCU.org/HereForYou to apply online or contact our Financial Services Department at **(800) 336.0284 ext. 697** for more details.

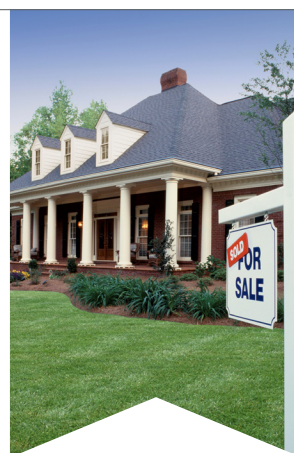
*APR = Annual Percentage Rate. Your actual APR will be determined at the time of application and will be based on your application and credit information. Not all applicants will qualify for the lowest rate. Rate quoted assumes excellent borrower credit history. Interest accrues daily. Delaying your first payment will result in several months without a reduction in your principal balance. Estimated payment is \$22.20 per \$1,000 financed and is based on the lowest rate and longest term available. Payments will vary based on the rate you qualify for.

MORTGAGE FINANCING

Up to 97% LTV¹ mortgage financing!

Did you know that buying a home in the winter usually results in a lower price and faster closing?
Let SFCU finance your new home with a variety of loan options and terms.

- ✓ Mortgages are available for properties nationwide²
- ✓ Competitive interest rates and low closing costs
- ✓ Conventional and Adjustable Rate Mortgages (ARMs) available
- ✓ Up to 97% LTV maximum mortgage financing on single-family dwellings for qualified borrowers
- ✓ Up to 90% LTV maximum mortgage financing on condos
- ✓ Investment property and second home financing available



Apply today by visiting SignatureFCU.org/Mortgage, calling **(800) 336.0284 ext. 696**, or emailing mortgage@signaturefcu.org

¹LTV = Loan to Value

²Mortgages are available for properties nationwide, except Alaska, Puerto Rico, and Hawaii. All loans subject to credit approval and additional pricing may apply.

SCHOLARSHIP

Be a 2021 scholarship applicant.

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

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: **How has your education contributed to who you are today?**

View the requirements and submit your 250-500 word (typed and double-spaced) essay at SignatureFCU.org/Scholarships. Application deadline is June 16, 2021.

Signature FCU Officials, Employees and their families are not eligible to apply. Applicants may apply for the scholarship each year they remain eligible, but can only be a scholarship winner once.

ELECTION OF OFFICIALS

2021 Election of Officials.

In August 2021, 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, 2021.**

The balloting process will again be offered by paper or online. Results of the election will be announced at the Credit Union's 2021 Annual Meeting.

Banking at your fingertips.



ONLINE BRANCH

Get account balances, view transaction history, conduct transactions, transfer funds to and from another financial institution, and even apply for a loan everywhere you are with our online branch by logging into your account.



MOBILE BANKING

Access your accounts 24/7 from your smartphone or tablet device. To download the app, search for **SFCU Mobile Banking** in your smart phone app store.

- | | |
|--|--|
| » View balances and transfer funds | » Find a shared branch or ATM near you |
| » View accounts, loans, and Visa® transactions | » View mortgage balances and transactions |
| » Make loan and Visa payments | » Two-factor authentication for added security |
| » Apply for a loan | » Remote check deposit |
| » Bill pay | |



MY CARD RULES

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



DIGITAL WALLET

Pay on the go with a Digital Wallet. Instead of presenting your card, you can pay with your smartphone, tablet, or smartwatch. Choose from Apple Pay, Samsung Pay, or Google Pay.



CO-OP NETWORK

SFCU members have access to over 5,000 shared branches and 30,000+ FREE ATMs across the country. You can even text your zip code to **91989** for a list of the free ATMs near you.



CULIANCE

In addition to the CO-OP network, SFCU members have access to the CULIANCE network of over 300,000+ FREE ATMs across the country.



WEEKLY TEXT MESSAGE ALERTS

Get details about our latest promotions sent straight to your phone by texting **Join SFCU** to **74994** to enroll in our weekly text notifications.

Learn more about all of our E-Services at SignatureFCU.org/E-Services

There are more reasons than ever to love being a member of Signature Federal Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why SFCU 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:

- » Savings **up to \$15 on Turbo Tax** federal products.
- » Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- » Members save on **SimpliSafe**, the #1 expert pick for home security.
- » Save 30% on premium identity protection from **Financial Lock**.
- » Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
- » Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- » Save 40% on a 1-year membership to **Sam's Club**.
- » Build your credit history with rent and save up to 30% with **Rental Kharma**.
- » Save \$40 on **Calm**, the #1 app for meditation and sleep.
- » Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how Signature Federal Credit Union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

Get Your Maximum Refund and Special Savings on TurboTax

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered. Just answer questions about your year, and TurboTax fills in all the right forms for you. Need help? Real experts are standing by -- and can even do your taxes for you, start to finish. Signature Federal Credit Union members **save up to \$15** when you [start TurboTax now!](#)

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. 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.



Love My
Credit Union®
rewards



HEADQUARTERS

Signature Federal Credit Union
12 Herbert Street
Alexandria, VA 22305
(800) 336.0284

MAILING ADDRESS

Signature Federal Credit Union
PO Box 148
Alexandria, VA 22313-0148
SFCU NMLS # 401612

WEBSITE

SignatureFCU.org

EMAIL

cumail@SignatureFCU.org

FOLLOW US



/SignatureFCU