

Signature Moments

FIRST QUARTER 2022



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BALANCE TRANSFERS

Say yes to paying less with our **Balance Transfer Promotion!**

Transfer your high-rate credit card balances to your SFCU Visa® card and **receive an introductory 0% APR* for 12 months** on all new balance transfers! After the 12-month introductory period, your rate will be 7.99% - 17.90% APR.

Our Balance Transfer Promotion Features:

- » Introductory 0% APR for 12 months
- » 3% balance transfer fee
- » No annual fee
- » No foreign transaction fees
- » No cash advance fees

The introductory 0% APR balance transfer promotion ends on April 30, 2022. Visit SignatureFCU.org/BalanceTransfer to take advantage of this opportunity today!

Don't have a SFCU Visa Card? Apply for one today at SignatureFCU.org/Visa

*APR = Annual Percentage Rate. This promotion is valid from 11/01/2021 - 04/30/2022. Introductory rate of 0% is for 12 months and will apply to balance transfer(s) amount only. After the introductory period, your regular APR of 7.99% - 17.90% will be applied to the remaining balance, new purchases, and new balance transfers. Interest will begin charging on the remaining balance at 12 months from the transaction date. Balance transfer(s) do not earn points or cash rebate. A 3% balance transfer fee applies to all transfers during the promotional period.



Federally Insured
by NCUA

Membership eligibility required.

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

A Message From Our CEO



Paula Hoelzel, CEO

Happy New Year! I cannot believe we are in year 2022. I hope each of you had a wonderful holiday season and rang in the new year with loved ones nearby.

As most of you know we are a nationwide credit union, we have some local members in the Washington DC area, but most of our members are scattered all over the country. Last month I was at my desk and the receptionist called and said I had a member in the lobby that would like to meet me. This was very exciting since we have so few walk ins each day. As I entered

the lobby a man approached me and said he was from Idaho and was visiting the Washington DC area with his family and knew that the credit union was near the Pentagon. He wanted to stop by to say hello. He let me know that his father was a retired postmaster and that he had joined the credit union over 35 years ago when his father told him he had to! He just wanted to let me know that he loved doing business with us and wanted to stop by because he had never been here before. It made me wonder how many members we had with these same circumstances.

I thought about my own situation, I also told my family members many years ago that they had to join, and they all did. Today they are all grown adults and spread across the country, and they are still members. They too, just like many of you, conduct all of their financial business with us today and they use our network of over 30,000 ATMs and over 5,000 shared branches all over the country. They are also really good at using our online services and mobile app.

Many of these family accounts include, savings, checking, and club accounts, many have Visa® cards, many have mortgages, auto loans, etc. We really do cater to families; we have youth accounts to help young people get started and they use our app to monitor their accounts. We even have first start Visas with \$250 limits they can apply for to establish credit, even if they have never had credit before.

I hope when the time comes to recommend a financial institution to your friends and family, I hope you will give us a good word. You can have them scan the QR code below or just tell them to visit SignatureFCU.org/JoinNow to become a member. If they have questions they can call (800) 336.0284 ext 505 to speak with anyone in our membership department.



SCAN TO JOIN THE CREDIT UNION!

Paula Hoelzel

Paula Hoelzel, CEO
Signature Federal Credit Union

Partnerships

UPMA Legislative Summit

February 13 - 16, 2022
Arlington, VA

NAPS Legislative Training Seminar

March 27 - 29, 2022
Arlington, VA

AUTOMATIC DEPOSITS

Start a recurring automatic deposit with as little as \$5

Set up a monthly, bi-weekly, or semi-monthly recurring automatic deposit to go towards any of your SFCU accounts:

✓ Savings Account	✓ Youth Account
✓ Checking Account	✓ Money Market Account
✓ Club Account	✓ IRA

You can even set up a recurring automatic deposit to go towards your SFCU loan payments each month, so you never miss a payment.

Visit SignatureFCU.org/AutomaticDeposit to fill out the online form, or contact our Member Services Department at (800) 336.0284 ext. 684 to get started today. Our routing number is 254074934.

MORTGAGE FINANCING

Mortgages with up to 97% financing!

SFCU offers a variety of loan options and terms to help you buy your dream home. Here's what you need to know about a Signature FCU mortgage:

»	Mortgages are available for properties nationwide ¹
»	Competitive interest rates and low closing costs
»	Conventional and Adjustable Rate Mortgages (ARMs) available
»	Up to 97% LTV ² maximum financing on single-family dwellings for qualified borrowers
»	Up to 90% LTV maximum financing on condos
»	Investment property and second home financing available

Apply today by visiting SignatureFCU.org/Mortgage or emailing mortgage@signaturefcu.org

¹ Mortgages are available for properties nationwide, except in Alaska, Puerto Rico, Guam, and Hawaii. All loans are subject to credit approval and additional pricing may apply.

² LTV = Loan-to-Value.

AUTO LOAN PROMO

Delay your first vehicle loan payment for up to 90 days*

For a limited time when you finance your new or used vehicle (car, truck, motorcycle, boat, RV, or ATV!) through Signature FCU, you can enjoy your new set of wheels for three months before making a single payment on your vehicle loan.

Apply for an vehicle loan in three simple steps:

- 1 Complete your vehicle loan application by visiting SignatureFCU.org/Vehicle
- 2 Email financialservices@signaturefcu.org or fax (703) 683.1573 the bill of sale from the dealer to SFCU
- 3 We will wire the funds or send a check to your dealer

*Interest accrues daily. Delaying your first payment will result in several months without a reduction in your principle balance. This promotion runs from January 1, 2022 - March 31, 2022. Applications must be received by March 31, 2022 to be eligible for this promotion. Promotion available on new and used car, truck, motorcycle, boat, RV, and ATV loans. All loans are subject to credit approval

PERSONAL LOAN

Let SFCU help you get Back on Track

Went a little overboard with the holiday shopping?

Start 2022 by reducing your overall monthly expenses with the help of our **Back on Track loan**. With this debt consolidation loan, you could pay off multiple debts with one low monthly payment.

Back on Track Loan Features:

Rates from
6.50% - 8.75% APR*

Loan amounts
up to \$50,000

Terms from
24 - 84 months

Apply today by visiting SignatureFCU.org/OnTrack or call our Member Services Department at (800) 336.0284 ext. 684



*APR = Annual Percentage Rate. Your actual APR will be determined at the time of the 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. Rates are set by the Board of Directors and may change without notice. Estimated payment is \$44.55 per \$1,000 financed and is based on the lowest rate and a term of 24 months. Payments will vary based on the rate and term you qualify for.

SCHOLARSHIP

Be a 2022 SFCU 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 do you plan to change the field/industry you're pursuing?**

View the requirements and submit your 250-500 word (typed and double-spaced) essay at SignatureFCU.org/Scholarships. Application deadline is June 15, 2022.

SFCU 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

2022 Election of Officials

In August 2022, three positions on the Board of Directors and one position on the Credit Committee will expire. Both the Board of Directors and 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, or visit SignatureFCU.org/Election-Facts to download the application. **The application must be completed and returned by March 1, 2022.**

The balloting process will be offered both by paper and online. Results of the election will be announced in August at the Credit Union's 2022 Annual Meeting in St. Louis, MO.

HIGH-YIELD CHECKING

Earn up to 1.50% APY¹ with a High-Yield Checking Account!

With a High-Yield Checking Account from Signature FCU, you can **earn up to 1.50% APY on balances up to \$20,000**, with no minimum balance requirements or monthly account fee, giving you another way to save for what life throws your way.

Here's how you qualify:

- ✓ Your debit card must have at least 10 debit card transactions post per month
- ✓ Have a direct deposit totaling \$1,000 or more into your account per month²
- ✓ You must be enrolled in e-statements
- ✓ Only one High-Yield Checking per account

Open your High-Yield Checking account today by visiting SignatureFCU.org/High-Yield

¹ APY = Annual Percentage Yield. Balances above \$20,000 or accounts not meeting the qualifications earn 0.00% APY, while balances below \$20,000 and meeting the qualifications will earn 1.50% APY. Rates are set by the Board of Directors and may change without notice. Fees could reduce earnings on the account.

² The debit card must be used at least 10 times per month and those transactions must post during the month. SFCU calculates the number of posted transactions from the first day of the month to the last day of the month.

CLUB ACCOUNTS

It's never too early to start saving for the next holiday season

Save all year long, so when the busy holiday season rolls around again, you're not wondering how you're going to pay for everything. Plus, you'll earn more dividends than a standard savings account, helping your money grow faster.

Interested in saving for something else? Check out our other Club Account types:

VACATION CLUB	Ensure you have enough money saved for your upcoming travels.
CONVENTION CLUB	Stay within your budget for your upcoming state or national convention.
NAME YOUR OWN CLUB	Give this account a nickname to remind yourself what you're saving for.

Open your account today at SignatureFCU.org/ClubAccounts



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 Signature FCU 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:

- » Members can **save up to \$360 on their wireless bill** by switching to no-contract wireless.
- » Members can **save up to 35% on IdentityIQ** credit report monitoring and identity theft protection.
- » Savings **up to \$15 on TurboTax** federal products.
- » Exclusive access to **home tech support and protection** with Asurion Home+.
- » Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- » Members save on **SimpliSafe**, the #1 expert pick for home security.
- » 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.

Save on TurboTax® and H&R Block® this tax season

Credit union members can get special savings this tax season. Whether you file on your own with TurboTax or get help from an H&R Block tax pro, you're guaranteed to get your biggest possible refund.



Scan the QR code to get start saving today!

Visit <https://taxservices.lovemycreditunion.org> for TurboTax and H&R Block offer details and disclaimers.



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