

Signature Moments

SECOND QUARTER 2019



In This Issue

Page One

- » Personal Loan Promotion
- » 2018 Dividends

Page Two

- » CEO's Message
- » Partnerships
- » Education Funding
- » EZ Save Certificate

Page Three

- » Bump It Up Certificate
- » Signature Savings
- » Elections

Page Four

- » Auto Loan Promotion
- » Skip-a-Pay
- » Love My Credit Union Rewards

PERSONAL LOAN

Get organized with our Spring into Action loan!

When we think of spring, we think of getting organized. With our Spring into Action loan, you can create your dream office space, declutter your garage with new shelving, or even purchase a new closet organization system. Plus, for a limited time you can get our Spring into Action loan at a **0.25% discount**.

Our Spring into Action 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 ext. 694 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. Rates are set by the Board of Directors and may change without notice. Spring into Action Loan Rate discount available from April 1, 2019 – June 30, 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.



2018 DIVIDENDS

Giving back to our members in 2018.

At Signature Federal Credit Union we strive to improve our members financial lives every day. Credit Unions are not-for-profit, so income generated goes back to our members in the form of higher dividends and lower rates. We are proud to announce that **we gave back to our members more than \$2.8 million in dividends in 2018!**



Federally insured
by NCUA

Membership Eligibility Required

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

A Message From Our CEO



Rebecca Cuddy, CEO

Happy Spring...or at least I hope it is in your neck of the woods!! The Cherry Blossoms should be in bloom by the time you read this. It is the time of year when everything is sprouting new life and freshness. And, it's the time of year when I always see fresh possibilities, whether it's in the changes I want to make to my garden, the new windows I need to install or the summer vacation I am longing to take to refresh after a long winter. Our new Spring Into Action loan will help you make your Spring wishes come true. Check the rates and terms in this issue.

If you aren't looking to spend money, maybe now is a great time to save it. And, we have some great offers that will make the most of your hard-earned dollars. We've increased the maximum deposit on our EZ Save Certificate; now you can deposit up to \$10,000 at the great rate of 2.25% APY and start one with just a \$50 deposit. And, because the dividend earned is compounded, your monthly dividend goes on to earn that same 2.25%. If you're looking for something with a higher dividend and have a few more dollars to invest, we're offering a Bump It Up certificate. You can deposit any amount \$500 or more and earn 2.80% APY AND you'll have the option to bump that rate up once during the course of the 36 month term! Read about both these products in this issue

Big News!! Our call center is now available to take your calls from 9AM to 11 PM EST seven days a week. These new expanded hours will help our members across the country reach us for all of their financial needs.

I hope you'll keep an eye out for the ballot for our annual election of officials. They will be mailed (and emailed to those of you who participated in electronic balloting last year and opted to do the same this year) around the last week of June. This year, there are three 3-year terms open on the Board of Directors and one 3-year term on the Credit Committee. Every member gets a vote and we hope you participate.

I am looking forward to sunshine and warmer temps. Yes, I am a bit weather obsessed! In fact, one of the ways I endure the colder months is by changing out my house flag on the first of every month. Right now, my St. Patrick's Day flag is out, but look out...the spring floral flag is not far behind and I know warmth is sure to follow. Happy Spring-into-Summer! And, remember, we are here if you need us. Our goal is to meet our members' financial needs and help them improve their financial lives.

Rebecca Cuddy, CEO
Signature Federal Credit Union

Partnerships

NCBA Convention
May 15 - 18, 2019

AJA National Conference
May 18 - 22, 2019

NAPS Capital Atlantic Conference
May 31 - June 1, 2019

EDUCATION FUNDING

We make funding education easy.

With three different options for funding education, there's a choice for everyone.

1. Signature FCU's educational loans can be used to fund college, private, and trade-school tuition. We provide funding options for parents, guardians, and students. Learn more at SignatureFCU.org/StudentLoans
2. Through our partnership with Sallie Mae, students who are still in school may defer their loan payments through the Sallie Mae website. Students may apply online at salliemae.com/smartoption/signaturefcu
3. **We're now offering scholarships to college and trade-school bound members.** We are awarding six \$500 scholarships. Read all the requirements and apply online at SignatureFCU.org/Scholarships

EZ SAVE CERTIFICATE

EZ Save limit increased to \$10,000!

Watch your savings flourish when you open an EZ Save Certificate for yourself or anyone in your family with just an **initial \$50 deposit!**

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 (certificate limit **\$10,000**)
- 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 the Bank to Bank feature

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 Annual Percentage Yield is 2.25%. Balances over \$10,000 (plus the accumulated dividend) will earn 0.10%. A penalty will be assessed for early withdrawal. Rates are set by the Board of Directors and may change without notice.



BUMP IT UP CERTIFICATE

Bump up your savings at 2.80% APY¹!

With our newest 36-month share certificate, you can "Bump It Up" one time to the new rate² if the rate changes at any time during the term of the certificate! The minimum balance required to open this certificate is \$500.

Highlights of our Bump It Up Certificate:

- Rate 0.25% higher than a standard 36-month Share Certificate
- 1x bump up feature during the term of the Share Certificate
- Automatically renews to the regular 36-month certificate at maturity

To open a Bump It Up Certificate call Member Services at **(800) 336.0284 ext. 684** or visit SignatureFCU.org/Certificates

¹APY = Annual Percentage Rate.

²Rates are set by the Board of Directors and may change without notice. If the standard 36-month share certificate rate is higher than your current rate, you are eligible to "Bump It Up" or increase your rate one (1) time during the term of the certificate. It is your responsibility to contact the Credit Union and request the rate to be increased; we will not increase the rate automatically at any time during the term of the certificate. For our current rates, visit www.signaturefcu.org/rates or contact us at (800) 336.0284 ext. 684.

SIGNATURE SAVINGS

For whatever LIFE throws your way.

Open a Signature Savings account and start saving for that special event, and don't forget to give your account a nickname to remind yourself what you're saving for.

Here are some popular nicknames our members are using:

- ✓ Wedding/ Anniversary
- ✓ New Baby
- ✓ Insurance/ Taxes
- ✓ Christmas
- ✓ Vacation
- ✓ College Expenses
- ✓ Home Remodeling
- ✓ Down Payment on a House



Open your account today at SignatureFCU.org/Signature-Savings

ELECTIONS

2019 Election of Officials.

Each Signature FCU member has an equal share, voice, and vote in the annual credit union election.

In August, **three** positions on the Board of Directors and **one** position on the Credit Committee will expire. Both the Board of Directors and the Credit Committee have a three-year term.

- » Ballots will be mailed in June 2019.
- » Vote by mail or online.
- » Results will be announced at the Credit Union's Annual Meeting during the 2019 UPMA National Convention in Uncasville, CT

For more information about this year's election visit SignatureFCU.org/Election-Facts

CALL CENTER

Speak with a representative from 9 AM to 11 PM EST, seven days a week.

Our call center will even be available on holidays between 9:00 AM and 5:00 PM (excluding Thanksgiving and Christmas)

Call Center Hours of Operation (Eastern Standard Time)

Monday	9:00 AM - 11:00 PM
Tuesday	9:00 AM - 11:00 PM
Wednesday	9:00 AM - 11:00 PM
Thursday	9:00 AM - 11:00 PM
Friday	9:00 AM - 11:00 PM
Saturday	9:00 AM - 11:00 PM
Sunday	9:00 AM - 11:00 PM

Call our toll free number for assistance, **(800) 336.0284**

Get the vehicle of your dreams, and defer your auto loan payment for up to 90 days*!

For a limited time, when you finance your new or used vehicle through Signature FCU, you can enjoy your new set of wheels for three months before making a single payment on your auto loan.

To begin your search for a new or used vehicle, check out our AutoLink Car Buying Service for a hassle-free car buying experience, visit SignatureFCU.org/Autolink

Apply for an auto loan in three simple steps:

- 1 Complete your auto loan application by visiting bit.ly/signaturefcu-apply-now
- 2 Email financialservices@signaturefcu.org or fax (703) 683.1573 the bill of sale from the dealer to Signature FCU.
- 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.



Catch a Break—Skip-a-Payment!

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 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.

There are more reasons than ever to love being a member of Signature FCU.

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with each new line you activate with Sprint. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and 25% off select accessories in Sprint stores.
- Credit union membership also saves you up to \$15 on TurboTax federal products.
- We want you feeling as safe at home as you do in our credit union. That's why you can get an exclusive smoke communicator and a \$100 gift card with a new ADT home monitoring security system. Just call 844-703-0123 to get this special offer through the Love My Credit Union Rewards Program.
- Your credit union membership benefits go with you when you shop too! With Love to Shop, get member only cash back rewards from over 1500 online retailers.

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Signature FCU!

*Limited 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. activ. 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. © 2019 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



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