

Signature Moments

SECOND QUARTER 2021



In This Issue

Page One

- » Personal Loan
- » 2020 Dividends

Page Two

- » CEO's Message
- » HELOC
- » Visa® Reward Cards

- » Scholarship

Page Three

- » Relief Loan
- » Auto Loan
- » RV | Boat Loans
- » Election of Officials

Page Four

- » Mortgage Financing
- » Club Accounts
- » Love My Credit Union Rewards

PERSONAL LOAN

Make your home “work” for you!

A year ago, many of us left the office with our work gear in hand and headed home with the notion that we'd be back soon. After 12 months, many of us are still doing our jobs from home.

Our “**Work from Home**” Loan could help you spruce up your designated home office space, create an at home classroom for your little one, or even assist you in purchasing some new video conferencing equipment.

Our “Work from Home” Loan features:

- » Rates from **6.75% - 9.00% APR***
- » Loan amounts up to **\$50,000**
- » Terms from **24 - 84 months**

Apply today by visiting SignatureFCU.org/WorkFromHome 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 \$44.67 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.



2020 DIVIDENDS

Giving back to our members in 2020.

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 4.3 million in dividends in 2020!**



Federally Insured
by NCUA

Membership eligibility required.

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

A Message From Our CEO



Rebecca Cuddy, CEO

Happy 2021! I hope you and your families and friends are well. I hope that many of you have been able to get a vaccine and start experiencing some form of normality again. Although, I'm not sure we'll ever get our old normal back!

Spring is upon us and this is always a good time of year for change and to take the opportunity to hit "refresh" on our lives. Signature Federal Credit Union will be doing just that.

After 36 years, the last 20 of which I served as your Chief Executive Officer, I have decided to retire. I came to what was once NAPUS Federal Credit Union in 1985, straight out of college with little idea of what I wanted to do professionally. I was given so many great opportunities at the credit union that I finally saw it as my career. I am so thankful that my path led me here. I worked with and met so many great people...and hope to stay friends long into the future. This credit union is really unique in that not only are the members like family to each other, the staff sees themselves as the Signature Family. There are a few of us who have been here a REALLY long time...we are known as the "Lifers"! I'm honored to have been a part of this smart, hard-working group of people.

I know that Signature will continue to thrive long after I am gone. Whoever follows in my footsteps will assuredly have your best interests at heart when they take over. And, you can count on your officials to oversee and guide the credit union through any and all challenges that lie ahead. They are not just figurehead officials; they get in there and learn, make suggestions and physically help out at events. They are an invaluable asset to the credit union's success and I know the staff truly appreciates all they do.

In addition, your staff works hard every day to meet your expectations. The last year has been challenging, to say the least. No one was prepared to have an almost fully remote work force, including the companies that provide internet and communication lines. But, I am proud of the work this staff does every day, despite the limitations imposed on them.

I retire June 1, 2021. Until then, I continue to work to make the credit union the best it can be. My thanks to each of you for your support and participation in Signature Federal Credit Union. You are what makes it a strong, thriving institution. Be well!

Rebecca Cuddy, CEO
Signature Federal Credit Union

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
- ✓ New hardwood flooring
- ✓ Stainless steel appliances
- ✓ Updated home office

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.

VISA REWARD CARDS

Earn rewards when you buy anything and everything.

Visa Signature "Points", Visa Platinum, and Debit Card Points Checking card holders are eligible for our rewards program. Every time you make a purchase, you earn valuable points that can be redeemed for rewards, like travel, merchandise, and gift cards.

Visa Signature "Points" Credit Card	Visa Platinum Credit Card	Visa Debit (Debit Card Points Checking)
		
\$1 Spent = 2 Points	\$1 Spent = 1 Point	\$2 Spent = 1 Point

Redeem your points by visiting dreampoints.com/signaturefcu

Don't have a reward points card? Apply for one today at SignatureFCU.org/Visa

SCHOLARSHIP

Apply for our 2021 Scholarship.

Enter our essay-based scholarship by June 16, 2021 for the chance to be one of three winners awarded \$1,000 each. Read all the requirements and apply online at SignatureFCU.org/Scholarships

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.

RELIEF LOAN

"We Are Here for You" loan.

If you find yourself facing financial difficulties due to COVID-19 or natural disaster, 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. Rates are set by the Board of Directors and may change without notice.

AUTO LOAN

Vehicle loans with \$0 down and up to 96 months financing.

Before you head to the dealership in search of your a new or used car, truck, or SUV apply for a pre-approval to make the vehicle buying process easier. Plus, when you apply today you'll **receive 0.25% APR* off the rate you're approved for.**

Receive an additional 0.25% APR off, if you add one of the following:



GAP Insurance



Auto Warranty



Set up Auto Pay

Calculate your estimated payment by visiting SignatureFCU.org/LoanCalculator, then apply online by visiting SignatureFCU.org/AutoPromo

*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. Estimated payment is \$12.43 per \$1,000 financed and is based on the term of 96 months and a rate of 4.50% APR. Payments will vary based on the rate you qualify for. Rates are set by the Board of Directors and may change without notice.



RV | BOAT LOANS

Let the adventures begin.

The outdoors are always open, and with summer right around the corner, now is the perfect time to invest in a new recreational vehicle or boat.

RV LOANS

- » Rate as low as 4.75% APR*
- » Terms up to 48 months
- » Small RV (ATV's, UTV's, Dirt Bikes, Personal Warecraft, Golf Carts, and Snowmobiles) also available.

BOAT LOANS

- » Rate as low as 4.75% APR*
- » Terms up to 48 months

Apply today at SignatureFCU.org/RV-Boat

*APR = Annual Percentage Rate. All loans are subject to credit approval. Estimated payment is \$22.93 per \$1,000 financed and is based on the term of 48 months and a rate of 4.75% APR. Rates are set by the Board of Directors and may change without notice. Different rates and terms are available.

ELECTION OF OFFICIALS

2021 Election of Officials.

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

In August, **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 have three-year terms.

» Ballots will be mailed in July 2021.

» Vote by mail or online.

» Results will be announced at the Credit Union's Annual Meeting in August.

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

MORTGAGE FINANCING

Take advantage of record low mortgage rates.

Whether you're looking to refinance your current home or purchase a new one, now is the time to do it!

MORTGAGE OPTIONS

- ✓ **Up to 97% LTV*** on single-family dwellings for qualified borrowers
- ✓ **Up to 90% LTV** on all condos
- ✓ **Up to 75% LTV** on 1-4 unit dwellings when you are occupying one of the units
- ✓ **Up to 85% LTV** on investment property purchases

REFINANCE OPTIONS

Refinance your mortgage to lower your monthly payments, change your term, and even pay off your mortgage faster.

- ✓ **Single-Family Dwelling Refinance:** available for up to 97% LTV
- ✓ **Condo Refinance:** available for up to 90% LTV
- ✓ **Cash-Out Refinance:** available for up to 85% LTV
- ✓ **Investment Property Refinance:** available for up to 75% LTV

Apply today at SignatureFCU.org/Mortgage

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

CLUB ACCOUNTS

Saving with a goal in mind.

Start saving for your next vacation or holiday with a club account. Plus, you earn more dividends than a standard savings account, helping your money grow faster.

VACATION CLUB	Save for your upcoming travels to ease your worries of overspending.
HOLIDAY CLUB	Save all year long, so when the busy holiday season rolls around, you're not wondering how to pay for everything.
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 club 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 Karma**.
- » 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.



Love My
Credit Union®
rewards

HEADQUARTERS

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