

Signature Moments

SECOND QUARTER 2022



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Rewards

LOW-INTRO HELOC

Get our low-intro HELOC rate!

For a limited time, we're offering a **low 1.90% APR*** introductory HELOC for nine months! After the 9-month introductory period, your rate will be 4.00% - 18.00% APR.

Plus, with up to 100% financing, it's easier than ever to fund the expenses in your life, such as:

✓ Home renovations	✓ Weddings
✓ Debt consolidation	✓ A dream vacation
✓ Education expenses	✓ Medical bills

Apply today by visiting SignatureFCU.org/LowIntroHELOC

*APR = Annual Percentage Rate. This promotion runs from April 1, 2022 - September 30, 2022. Applications must be received by September 30, 2022 to be eligible for the promotion. Introductory rate of 1.90% is for nine months on new home equity lines of credit only. After the introductory period, your APR will revert back to the rate you were approved for, which is between 4.00% - 18.00%. Rates are set by the Board of Directors and may change without notice. The Credit Union will pay up to \$1,000 of the closing costs which include but are not limited to; credit report, flood determination, verification of employment, settlement charges, title, appraisal fees, government charges and recording fees. This offer excludes the processing fee and any origination fees charged for investment properties. Closing costs vary based on location, type of property and the loan amount. Any closing costs over \$1,000 (generally \$0 - \$500) are paid by the member and can be added to the loan request. Paying your loan off within 3 years (36 months) from the loan origination date, will result in the reimbursement of all closing costs associated with this loan transaction paid by Signature Federal Credit Union. These costs will be added to the payoff of this loan. An employment verification fee of \$55.50 will be assessed for each working applicant and a processing fee of \$150 also applies, and is the responsibility of the member. Home equity lines of credit are available for properties nationwide, except in Alaska, Hawaii, Texas, and Puerto Rico. Property insurance is required to open a home equity line of credit. All loans are subject to credit approval.



2021 DIVIDENDS

Giving back to our members in 2021.

Did you know 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 **we gave back to our members more than 3.4 million in dividends in 2021!**



Federally Insured
by NCUA

Membership eligibility required.

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

A Message From Our CEO



Paula Hoelzel, CEO

Spring is finally in the air. I am sure we can all agree we are ready for warmer weather, sunshine and longer daylight hours. These last two years have been a blur with the pandemic. On March 1, 2022 the CDC issued a no mask mandate in the Washington DC metropolitan area. Let's all hope that this is truly the

end of the Pandemic, the start of an Endemic, and people's lives returning to normal.

We are excited to move forward with changes that your Board of Directors have approved that I believe our members will be very happy to see. Two of these changes are: The implementation of a more responsive and sophisticated phone system. This is a year-long process since we have such a large and extensive phone system, but the process has begun. The credit union membership is nationwide and our staff and officials certainly understand the importance of having a top-notch phone system in place.

We will also be implementing an improved loan processing system, which will provide members with faster decisions on loans and will allow members to follow each step of the process online.

I am honored to serve as your CEO and committed to making your Signature Federal Credit Union experience a great one! If you have not downloaded our SFCU Mobile Banking app, please take a moment to do so. You can do all of your banking in the palm of your hand!

No matter what is going on in the world, warmer weather and Cherry Blossoms are on their way.

Paula Hoelzel, CEO
Signature Federal Credit Union

A NOTE ABOUT YOUR VISA®

Using your Visa at checkout

When using your SFCU Visa card in stores, if the checkout terminal prompts you to "swipe your card" instead of using the chip reader, ask the cashier to manually key in your card number.

Swiping your card instead of using the chip reader will result in your purchase being declined and locking your card for future purchases.

PERSONAL LOAN

Picture the possibilities

Dreaming of updating the outdated spaces in your home? Whether you're looking to remodel a kitchen or bathroom, upgrade your appliances, or purchase new furniture, our **Picture the Possibilities loan** could help.

Our Picture the Possibilities Loan Features:

- ✓ Rates from **6.50% - 8.75% APR***
- ✓ Loan amounts **up to \$50,000**
- ✓ Terms from **24 - 48 months**

Apply today by visiting SignatureFCU.org/PictureThePossibilities 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 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 \$44.55 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.

RV | BOAT LOANS

Adventure awaits in the great outdoors

The summer season is rapidly approaching, making right now the perfect time to invest in a new recreational vehicle or boat.

RV LOANS

- » Rate as low as 4.50% 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 4.50% 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 \$22.81 per \$1,000 financed and is based on the term of 48 months and a rate of 4.50% APR. Rates are set by the Board of Directors and may change without notice. Different rates and terms are available.

YOUTH ACCOUNTS

Start teaching smart money habits early

Youth Savings (Ages 0-17)

- » Qualified guardian 18+ must be joint on the account
- » 0.10% APY higher than a standard savings account
- » No monthly fees or minimum balance requirements
- » Students can submit their cumulative end of the year report card for a promotional deposit for A's (up to \$20 per year*)

Youth Checking (Ages 13-17)

- » Qualified guardian 18+ must be joint on the account
- » 0.10% APY higher than a standard checking account
- » No monthly fees or minimum balance requirements
- » A Visa debit card; no checks
- » Access to over 30,000 FREE ATMs and 5,000+ Shared Branches

Open a Youth Account for the child in your life today by visiting SignatureFCU.org/YouthAccounts

APY = Annual Percentage Yield. Qualified guardian must be joint on all youth accounts. Qualified guardian is responsible for the youth accounts and will reimburse Signature Federal Credit Union for any loss the account may incur. Signature FCU has the right to limit services or close the Youth Checking account due to negative balance, account abuse, monetary loss or other reason(s) deemed appropriate by the Credit Union. Youth accounts are not eligible for external transfers.

*Youth savings accounts are eligible for a yearly deposit for A's when you submit the end of year cumulative report card to businessdevelopment@signaturefcu.org. \$5 per A will be deposited to the Youth savings account, maximum deposit is \$20 per year.

STUDENT LOANS

We make paying for education easy

An educational loan from SFCU can be used to fund college, private, and trade school tuitions. We offer competitive loan and refinance options, making paying for education easy.

Options for the student

- » Educational loans with a low rate and multiple repayment periods

Options for parents, grandparents, or guardians

- » Educational loans with up to a \$50,000 limit
- » Educational Line of Credit (only use it when you need it)
- » Home Equity Line of Credit (HELOC)



Apply today at SignatureFCU.org/StudentLoans

SCHOLARSHIP

Apply for our 2022 scholarship fund

Are you a SFCU member in need of some assistance with your higher education tuition or related expenses? Enter our essay-based scholarship by June 15, 2022 for the chance to be selected as one of three winners awarded \$1,000!

This year's essay topic is: **How do you plan to change the field/industry you're pursuing?**

View all the requirements and submit your 250-500 word (typed and double-spaced) essay at SignatureFCU.org/Scholarships.

Application deadline is June 15, 2022 at 11:59 PM EST. 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

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 of these Board of Directors and the Credit Committee vacancies have three-year terms.

- » Ballots will be mailed July 2022
- » Votes can be cast 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/OfficialsElection

Access your accounts 24/7

With our Online Branch and SFCU Mobile Banking app, you can access your accounts anytime, anywhere.

Our Online Branch and SFCU Mobile Banking app feature:

- ✓ View balances and transfer funds
- ✓ View accounts, loans, and Visa transactions
- ✓ Make loan and Visa payments
- ✓ Apply for a loan or mortgage
- ✓ Transfer funds to another financial institution
- ✓ Transfer funds to another SFCU member's account
- ✓ View mortgage balance and transactions
- ✓ Remote check deposit
- ✓ Find a shared branch or free ATM near you
- ✓ Bill pay



Download our mobile app from your smartphone app store by searching **SFCU Mobile Banking**.

For assistance with our Online Branch, mobile app or any of its features, contact our e-Services Department at eservices@signaturefcu.org

CERTIFICATE RATES

Have you heard? We raised our share certificate rates!

Share Certificates (similar to Certificates of Deposit at traditional banks) offer a higher dividend rate than a regular savings account. With a variety of Share Certificate types and terms, you can build up your savings on your terms.

Check out the new rates and start saving today by visiting SignatureFCU.org/ShareRates

For all term share certificates, rates are fixed for the term of the Share Certificates and penalty may be assessed for early withdrawal of funds from Share Certificates.



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.
- » Members can save \$25 on in-office tax prep at **H&R Block**.
- » Get \$100 cash rewards from Love My Credit Union Rewards when you buy a vehicle from **Carvana**.
- » Members get up to \$150 cash reward from Love My Credit Union Rewards with new services with **Xfinity**.
- » 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 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.

HEADQUARTERS

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Routing/ABA Number: 254074934