

Signature Moments

THIRD QUARTER 2019



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PERSONAL LOAN

Beat the heat with our Swim Style loan!

Trade in your summer getaway for a staycation by turning your backyard into an oasis. With our Swim Style loan, you can create your dream outdoor living space by building an inground pool or putting in a hot tub—the possibilities are endless. Plus, for a limited time, you can get our Swim Style loan at a **0.25% discount**.

Our Swim Style 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. Swim Style loan Rate discount available from July 1, 2019 – September 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.



TEXT NOTIFICATIONS

Text Join SFCU to 74994

Get Signature FCU promotions sent straight to your phone! Enrolling in our weekly text notifications is easy, simply text **Join SFCU to 74994** and follow the directions that appear on your screen.

Need assistance? Contact our e-Services department at eServices@signaturefcu.org

Message and Data Rates may apply.



Federally insured
by NCUA

Membership Eligibility Required

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

A Message From Our CEO



Rebecca Cuddy, CEO

Happy Summer! I hope you all had a great Spring. Now, let's have some summer fun! As many of you start your vacation planning, there are a few things we'd like you to remember so that you can enjoy your time off.

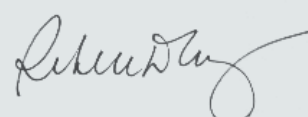
There were some recent stories about how individuals' personal accounts were hacked using one of the popular online payment apps. While really convenient, these online payment apps can be extremely dangerous if you're not careful. Most of the recent scams involved people sending funds to other people they didn't know for things like event tickets, online purchases, etc. Best advice...stick to using these online apps with people you know and trust.

As you travel this summer, take care to safeguard your wallet and its contents. There are several proactive steps you can take to ensure you don't suffer any losses while vacationing. First, let us know if you're going to be away for a period of time and using your plastic cards in another state or country. We can notate it in our system so that when charges come through, we won't interrupt your travel to confirm they are yours. Check your account often; with our online branch and mobile app, it's easy to see what's clearing your account quickly. If you see charges that aren't yours, notify us immediately. The sooner we know, the sooner we can block the card and stop fraud on it. If we believe there has been fraud on your account, we will contact you to verify if specific purchases were made by you. We use the contact information we have in our system so we are sure we are calling the true member.

If you haven't already, enroll in MyCardRules. It's a mobile app that you can access on your smartphone. It allows you to register your Signature FCU credit and debit cards and gives you "push notifications" whenever a charge goes through. You instantly know if someone is using your card other than you. It also gives you control over where you spend, how much you spend and shows you the most recent transactions on your card. And, it allows you to turn off and turn on your card – great when you think you've lost it – then subsequently find it!!

Finally, please be very cautious in sharing your personal information. Signature FCU never contacts you to ask for personal information. If you are ever contacted by someone saying they are calling from the credit union and aren't sure about their identity, hang up and call our 800 number. Ask to speak with a supervisor and verify the call came from us. If it's legitimate, we are happy to help.

I hope you'll read through the Signature Moments newsletter to see our latest loan sales, savings promotions and news about our attendance at the upcoming UPMA convention. It's another election year, so keep your eye out for the ballots. As we did last year, we'll give you the option of voting by paper or electronic ballot. PLEASE VOTE!!


Rebecca Cuddy, CEO
Signature Federal Credit Union

Partnerships

UPMA National Convention
July 27 - August 2, 2019
Mohegan Sun Casino & Resort
Credit Union Annual Meeting held here

Home Care Association of America Leadership Conference
September 22 - 23, 2019
Tucson, AZ

ELECTION OF OFFICIALS

Have you placed your vote in the 2019 SFCU Election of Officials?

If you haven't cast your vote yet, it's not too late. Voting closes on Friday, July 26th. You can cast your vote one of two ways:

1. You can vote online with your Election code and Voting PIN, located on your mailed ballot. You can vote online until 11:59 PM on July 26th
2. You can mail in your ballot, but don't forget, it has to be received by 5:00 PM on July 26th

Please be sure to follow the instructions in the ballot letter so that your vote does not get voided.

We hope to see you at the Credit Union's Annual Meeting at Mohegan Sun Casino & Resort in Uncasville, CT on Wednesday, July 31, 2019 at 3:00 PM where the election results will be announced.

UPMA NAT'L CONVENTION

Visit Signature FCU's booth at Mohegan Sun Casino & Resort for your chance to win \$250!

Look for the scratch off card in your registration bag and see if you're one of our lucky winners! All prizes can be redeemed at the Signature FCU branch in the Sky Convention Center, at the Registration Counter West, Mohegan Sun Casino & Resort.

We look forward to seeing old and new friends at the UPMA National Convention. The Credit Union will be able to assist you with all your financial needs at our fully operational branch.

Hours of Operation:

Saturday, July 27th	10:00 AM - 3:00 PM
Sunday, July 28th	8:00 AM - 3:00 PM
Monday, July 29th	8:00 AM - 3:00 PM
Tuesday, July 30th	CLOSED
Wednesday, July 31st	8:00 AM - 3:00 PM
Thursday, August 1st	8:00 AM - 12:30 PM

Scratch off prizes cannot be redeemed after August 1, 2019 at 1:00 PM EST.



BUMP IT UP CERTIFICATE

Earn 2.80% APY¹ on our Bump It Up Certificate!

With our newest 36-month share certificate if the rate changes at any time during the term of the certificate, you can "Bump It Up" one time to the new rate²! The minimum balance required to open this certificate is \$500 and no additional deposits can be made once the certificate is opened.

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 our 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 or contact us at (800) 336.0284

STUDENT LOANS

Funding your future.

Signature FCU offers a variety of choices for those looking to further their education.

- Our educational loans can be used to fund college, private, and trade school tuition. We provide funding options for parents, grandparents, and students. Learn more at www.SignatureFCU.org/StudentLoans
- Our partnership with Sallie Mae lets students who are still in school defer their loan payments through the Sallie Mae website, salliemae.com/smartoptions/signaturefcu We can **refinance your existing student loans** and combine them to make one low monthly payment



We also offer student checking accounts and student Visa cards that have no monthly fees. Visit www.SignatureFCU.org/StudentLoans to learn more about our loan options and apply, or contact our Financial Services Department at **(800) 336.0284 ext. 697**

Your actual loan rate will be determined at the time of application and will be based on your application and credit information. Not all applicants will qualify.

AUTO LOAN PROMOTION

Defer your auto loan payment for up to 90 days*!

New and used auto loans have the same great rate!

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.

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. This promotion runs from April 1, 2019 - September 30, 2019. Promotion available on new/used auto and motorcycle loans.

VISA PROMOTION

Earn DOUBLE POINTS on all gas purchases during the month of August*!

Get DOUBLE the POINTS for every \$1 you spend on all gas purchases from August 1, 2019 - August 31, 2019 with your Visa POINTS card.

		
2 POINTS per \$1 on all gas purchases	4 POINTS per \$1 on all gas purchases	4 POINTS per \$1 on all gas purchases

*This promotion runs from August 1, 2019 - August 31, 2019. Promotion is available for all fuel types, and applies to the following Merchant Codes: 5541—Service Stations (with or without ancillary services); 5542—Automated Fuel Dispensers; 9752—UK Petrol Stations (Europe). Promotional points will be rewarded at the end of the promotional period.

YOUTH ACCOUNTS

Start teaching smart money habits early.

Signature FCU wants members of all ages to understand how to manage money. What better way for a child to learn than to have their own savings or checking account?

Youth Savings (ages 0-17)

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

Youth Checking (ages 13-17)

- » Guardian 18 years or older must be joint on the account
- » Visa debit can be used anywhere Visa is accepted
- » 0.10% APY higher than a standard checking account to help funds grow faster
- » No monthly fees or minimum balance requirements
- » Access to over 30,000 FREE ATMs and 5,000+ shared branches

To open a youth account contact us at **(800) 336.0284 ext. 505** or visit **SignatureFCU.org/Youth Accounts**

Qualified guardian must be joint on all youth account(s) and is responsible for the youth account(s) 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(s) due to negative balance(s), account abuse, monetary loss or other reason(s) deemed appropriate by the Credit Union. Youth accounts are not eligible for Bank to Bank transfers. APY = Annual Percentage Yield.

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

SKIP-A-PAY

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 paid to date and not delinquent to qualify. A maximum of one skipped payment per loan is permitted in a 6-month period. Mortgages, Home Equities, and Fast Cash Loans are excluded.

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

WEBSITE

SignatureFCU.org

EMAIL

cumail@SignatureFCU.org

FOLLOW US



/SignatureFCU

Members Get Exclusive Discounts from Love My Credit Union Rewards

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

- **\$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.
- Protecting your car and home shouldn't cost an arm and a leg. Signature Federal Credit Union members can save big with an exclusive discount from the TruStage Home & Auto Insurance Program.
- **Onboarding new partners in 2019.**

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

^{*}Limited time offers. **Activ. 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 lines activ. up to 15 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:** \$100/acct./yr. when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$100/acct./yr. deposit on their 12mo anniversary 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 lovenmycreditunion.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.



LOVE MY
CREDIT UNION
REWARDS