

Signature Moments

THIRD QUARTER 2021



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Rewards

PERSONAL LOAN

Choose your Adventure!

Whether you plan on taking a vacation or staying local for a *staycation*, our **"Choose your Adventure" loan** could help you have a fun-filled summer!

Use this loan to plan your next excursion, or build your own oasis right in your backyard—the options are limitless!

Our "Choose your Adventure" 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/Adventure 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 \$44.55 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.



SKIP-A-PAY

When life gives you lemons, Skip-a-Pay!

For a small fee you can skip one monthly or two bi-weekly payments* and 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. Loans must have been on the books for at least one (1) year to be eligible for this promotion. 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.



Federally Insured
by NCUA

Membership eligibility required.

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

A Message From Our ***NEW*** CEO



Paula Hoelzel, CEO

I started my career at Signature Federal Credit Union on March 29, 1982 as a loan officer and over the next 39 years I worked in every department at the credit union from managing the IT department to being the assistant to the CEO.

Becca Cuddy, our CEO for the past 20 years, retired on June 1, 2021. On June 2nd, I became the CEO of Signature Federal Credit Union. This is proof that dreams

do come true! I am so grateful for the opportunity to serve our membership. I know many of our members personally and I am committed to the continued success of this credit union.

When I was given this position, I mapped out my 100-day plan to improve some of our processes and address areas of concern from member feedback. I have heard from many of our member's that hold times are too long when calling in or members' are having issues reaching a specific agent. I have implemented changes to improve our call center that take effect on July 1, 2021. We will be adding more staff to answer calls and we will be closely monitoring wait times. I have also appointed a new Director of Member Services, who will manage the call center. They have many years of experience managing call centers and I am sure you will see a big improvement.

It has been a tough year and a half for all of us. Almost immediately our entire staff had to pivot to remote work in March 2020 due to the Global Pandemic. It was great that we already had the remote work platform in place, and I am proud of our team for adapting so quickly and being able to assist our members. We certainly had many challenges with internet outages, phone outages and extended hold times, but we made it through a Global Pandemic, and it wasn't easy for us or for our members and we are very aware of it.

I wish everyone a happy summer with friends and family! I look forward to seeing everyone at the UPMA National Convention at Kalahari Resorts in Sandusky OH, if you are attending please stop by and say hello!

Paula Hoelzel, CEO
Signature Federal Credit Union

Partnerships

UPMA National Convention

August 14 - 20, 2021

Kalahari Resorts Sandusky, OH

Credit Union Annual Meeting held here

NAPS National Convention

August 30 - September 3, 2021

Grapevine, TX

UPMA Legislative Summit

September 26 - 29, 2021

Crystal City, VA

ELECTION OF OFFICIALS

Keep your eye out for the 2021 Election of Officials Ballot!

Ballots will be mailed on July 15th. 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 August 13, 2021**
- 2 You can mail in your ballot, but don't forget, it has to be **received by 5:00 PM on August 13, 2021**

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 Kalahari Resorts & Conventions in Sandusky, OH on Wednesday, August 18th at 3:30 PM where the election results will be announced.

UPMA NAT'L CONVENTION

Visit SFCU's booth at Kalahari Resorts for your chance to win an iPad Mini!

Solve the riddles on the safari-themed card in your registration bag to decode a secret message and see if you won the grand prize! Prizes can be redeemed at the Signature FCU branch in the West Wing, Booth #9, Kalahari Resorts & Conventions, Sandusky, OH.

In addition to giveaways, the Credit Union will be able to assist you with all of your financial needs at our fully operational branch.

Hours of Operation:

Saturday, August 14th	7:30 AM - 3:00 PM
Sunday, August 15th	7:30 AM - 3:00 PM
Monday, August 16th	7:30 AM - 3:00 PM
Tuesday, August 17th	7:30 AM - Noon
Wednesday, August 18th	7:30 AM - 3:00 PM
Thursday, August 19th	7:30 AM - Noon

Prizes cannot be redeemed after August 19, 2021 at 12:00 PM EST.

EXPRESS LOAN

Get the money you need in a flash with our **Signature Express Loan.**

To qualify for a Signature Express Loan, you must:

- » Be a member for at least six months, and be in good standing.
- » Not currently in bankruptcy
- » Previous Signature Express Loan paid in full
- » Not past due on any current or previous SFCU loans
- » Set up direct deposit with SFCU
- » One Signature Express loan per household

Apply today with just one simple loan application at SignatureFCU.org/SignatureExpress

Signature Federal Credit Union eligibility and qualification requirements apply. Amount financed is \$1,000, with the principal amount being \$1,050 which includes a \$50 origination fee, for a term of 12 months at 17.829% Annual Percentage Rate (APR) resulting in a monthly payment of \$91.34. May not be combined with other offers or existing loans and other restrictions may apply. Qualifying members will meet certain criteria including, but not limited to, not currently in bankruptcy, not past due on any current or previous Signature Federal Credit Union loan, and must be a member for six (6) months or more. Must be a member in good standing (current) on all accounts. This offer is not guaranteed if you do not meet our criteria and we may require any unsecured loans with Signature Federal Credit Union be paid in full with proceeds. Signature FCU is federally insured by the National Credit Union Administration.

DEBT CONSOLIDATION

Don't let debt burst your bubble.

The past year has been tough on everyone. If you've taken on some extra debts to help you stay afloat, consider consolidating all of your high-interest debts into one low monthly payment.

Our Debt Consolidation Loan Features:

Rates from
6.50% - 8.75% APR*

Loan amounts
up to \$50,000

Terms from
24 - 84 months

Begin paying off multiple debts with one low monthly payment today. Apply online at SignatureFCU.org/DebtConsolidation

*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

Up to 100% financing on Boat & RV Loans.

Summer is officially here, and now is 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.

HELOC

Up to 100% LTV* financing on Home Equity Lines of Credit.

Whatever your needs may be, a line of credit gives you the flexibility to make your dreams a reality. Use your HELOC for home improvements, or other expenses in life, such as:

- | | |
|----------------------|--------------------|
| ✓ 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**

*LTV = Loan to Value. 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.

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

Get a head start on holiday saving.

Start saving for the holidays now with a Club Account. 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	Save for your upcoming travels to ease your worries of overspending.
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 yours 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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