

Signature Moments

THIRD QUARTER 2022



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VISA REWARDS

Your rewards card just got better!

Beginning August 1, 2022, you can **earn a 6% cash rebate or 6x the points on all streaming services** with your SFCU rewards credit card!

VISA SIGNATURE



CHOOSE FROM

POINTS:

- » 6 points per \$1 spent on all streaming services
- » 2 points per \$1 spent on all other purchases

OR

CASH REBATE:

- » 6% cash rebate on all streaming services
- » 2% cash rebate on all other purchases

VISA PLATINUM



- » 6 points per \$1 spent on all streaming services
- » 1 point per \$1 spent on all other purchases

VISA GOLD



- » 6% cash rebate on all streaming services
- » 1% cash rebate on all other purchases

VISA SIGNATURE BUSINESS



CHOOSE FROM

POINTS:

- » 6 points per \$1 spent on all streaming services
- » 2 points per \$1 spent on all other purchases

OR

CASH REBATE:

- » 6% cash rebate on all streaming services
- » 2% cash rebate on all other purchases

Not a rewards card holder? Apply today at SignatureFCU.org/Visa

A \$10 monthly rebate cap on streaming services applies to all cash rebate credit cards, and a 60 point monthly cap on streaming services applies to all points cards.



Federally Insured
by NCUA

Membership eligibility required.

Signature
FEDERAL CREDIT UNION
Everywhere You Are

A Message From Our CEO



Paula Hoelzel, CEO

I hope everyone is having a wonderful summer enjoying time with family and friends. I look forward to the summer each year during the dark cold months of January and February, as I know many of us do. When it finally arrives, I find myself trying to hold on to summer and stop time, but unfortunately, we cannot control time, we just have

to savor it. Those summer beach trips, lake trips or even a special international trip make lifelong memories. I hope each of you savor some of this summer with your family, friends and loved ones.

The Credit Union Annual Meeting is being held Wednesday August 24th, 2022 in St. Louis, MO. I hope you can join us. Our Annual Report will be posted on our website for those who are unable to attend.

The Election of Credit Union Officials kicks off July 25th with ballots being mailed. You may also vote online. Additional details are in this newsletter, but be sure to cast your vote, as every vote counts!

I have heard from members that the terms "joint" and "beneficiary" are confusing. I wanted to clarify that a joint account holder will have access to just one share account or all of your accounts, whichever you designate. They will have access to the funds just as a primary account holder does. A beneficiary will inherit the account, but will not have any access to the account or funds while the primary account holder is living. I hope this makes it a little clearer, please take a moment to ensure your account is up to date with appropriate joint account holders and beneficiaries. Any of our member services agents will gladly help if you give us a call.

I hope that all of us at Signature Federal Credit Union are meeting your financial expectations. Happy Summer!

Paula Hoelzel, CEO
Signature Federal Credit Union

Partnerships

68th NAPS National Convention

August 8 - 12, 2022
New Orleans, LA

6th UPMA National Convention

August 20 - 26, 2022
St. Louis, MO

SFCU Annual Meeting held here

SAF National Convention

September 20 - 24, 2022
Baltimore, MD

ELECTION OF OFFICIALS

Check your mail for your 2022 Election of Officials ballot

Ballots will be mailed on July 25th. 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 19, 2022**
- 2 You can mail in your ballot, but don't forget, it has to be **received by 5:00 PM on August 19, 2022**

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 the Marriott St. Louis Grand in St. Louis, MO on Wednesday, August 24th at 3:30 PM where the election results will be announced.

UPMA NAT'L CONVENTION

Visit our booth at the UPMA National Convention for your chance to win an Apple Watch!

Look for the QR code insert in your registration bag, and scan it to determine if you've won the grand prize! Prizes can be redeemed at the Signature FCU branch in the Landmark Foyer, Marriott St. Louis Grand, St. Louis, MO.

Stop by the Credit Union's fully-operational branch and enjoy a cup of coffee on us while receiving assistance with all of your financial needs. We can't wait to see you there!

Hours of Operation:

Saturday, August 20 th	8:00 AM - 3:00 PM
Sunday, August 21 st	8:00 AM - 3:00 PM
Monday, August 22 nd	8:00 AM - 3:00 PM
Tuesday, August 23 rd	CLOSED
Wednesday, August 24 th	8:00 AM - 3:00 PM
Thursday, August 25 th	8:00 AM - Noon

Prizes cannot be redeemed after August 25th at 12 PM CT.

HIGH-YIELD CHECKING

Earn more on your checking account

With a High-Yield Checking Account from SFCU, you can **earn 1.50% APY on balances up to \$20,000**, with no minimum balance requirements and no monthly account fee.

Here's how you qualify:

- » Only one High-Yield Checking per account
- » Your debit card must have at least 10 transactions post per month²
- » Have a direct deposit totaling \$1,000 or more into your account per month
- » You must be enrolled in e-statements

If any of the requirements above are not met or the balance exceeding \$20,000, will earn the standard checking APY for that month.

Open your account today by visiting SignatureFCU.org/High-Yield

¹APY = Annual Percentage Yield. Rates effective 6/13/2022. Balances above \$20,000 or accounts not meeting the qualifications earn 0.00% APY, while balances below \$20,000 and meeting the qualifications will earn 1.50% APY. Rates are set by the Board of Directors and may change without notice. Fees could reduce earnings on the account.

²The debit card must be used at least 10 times per month and those transactions must post during the month. SFCU calculates the number of transactions from the first day of the month to the last day of the month.

PERSONAL LOAN

Make a splash this summer!

Thinking about adding a pool to your backyard? Or, booking that dream vacation on your bucket list?

From backyard transformations to tropical getaways, our **Make a Splash loan** could help you enjoy this summer to the fullest!

Our Make a Splash 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/Splash

*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.



IRA'S

Plan for your future

Invest in your future with either a Traditional or Roth IRA. SFCU offers both options, so you can choose the account that works best for you.

Traditional IRA

A type of retirement savings that allows tax-deferred contributions. Contributions must come from earned income. Typically amounts in your traditional IRA (including earnings and gains) are not taxed until distributed.

Roth IRA

A type of retirement savings that allows after tax contributions. Contributions must come from earned income.

Start saving today at SignatureFCU.org/IRA

Please consult your tax advisor for advice based on your age, long-range earnings outlook, and retirement plans.

STUDENT ACCOUNTS

Your education, your way

Heading off to college in the fall? SFCU offers many financial options for students pursuing higher-education.

Educational Loans - Ideal for covering tuition, room and board, we can issue a check directly to the school for faster processing and peace of mind. SignatureFCU.org/StudentLoans

Student Checking - With a no-fee Student Checking account, you will receive a debit card that can be used anywhere Visa is accepted. SignatureFCU.org/StudentChecking

Student Visa - The Student Visa card can be used anywhere Visa's are accepted, starts at a low rate and has no annual fee, no balance transfer fees, no cash advance fees, and no foreign transaction fees*. SignatureFCU.org/StudentVisa

*Other fees such as late fees, returned check fees, and an over the limit fee may apply. For the full list of fees SFCU charges, please visit SignatureFCU.org/FeeSchedule. Annual Percentage Rate (APR) is 7.99% - 14.99%. Rates, terms, and conditions may vary based on credit worthiness and qualifications. Rates are set by the Board of Directors and may change without notice.

Get our low-intro rate HELOC!

For a limited time, we're offering a **low 1.90% APR* introductory Home Equity Line of Credit for nine months!** After the 9-month introductory period, your rate will be 4.75% - 18.00% APR.

Plus, with up to 100% financing, you can finally begin those home renovations you've been dreaming of, such as:

✓ Total home renovation

✓ Open-concept living

✓ Outdoor living space

Or, use your HELOC to fund other expenses in your life, such as:

✓ Business startups

✓ Weddings

✓ Debt consolidation

✓ A dream vacation

✓ Education expenses

✓ Cosmetic surgery

Apply today by visiting SignatureFCU.org/LowIntroHELOC

*APR = Annual Percentage Rate. This promotion runs from April 1, 2022 - December 31, 2022. Applications must be received by December 31, 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 4.75% - 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 \$250 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.

BUSINESS ACCOUNTS

Fee-Free Business Accounts

At Signature FCU, our Business accounts have no monthly fees and no minimum balance requirements, so your business's money, stays in your business.

Types of Business Accounts:

» Standard Business Saving & Checking Accounts

» Business Money Market Accounts

» Business Share Certificates

Visit SignatureFCU.org/BusinessAccounts to get started. Or, for Business Loan options visit SignatureFCU.org/BusinessLoans



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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