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PERSONAL LOAN

Create your perfect (socially distant) Outdoor Oasis!

We’re all spending more time at home these days and want to entertain our family and friends in a safer space. Our Outdoor Oasis Loan helps create endless “socially distant” options for your outdoor space.

Our Outdoor Oasis Loan Features:

- Rates as low as 6.75% APR*
- Loan amount up to $50,000
- Terms up to 84 months

Apply today by visiting SignatureFCU.org/OutdoorOasis 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 $14.98 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.

SKIP-A-PAY

Make the holidays a little greener with 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. 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.
A Message From Our CEO

Happy Fall. As we head into the holiday season, I continue to wish all of you well and hope you and your families are safe. I’m sure that, like me, you are ready to say goodbye to 2020 and move on to a new year! Let’s hope it’s a better one!

Our focus in the last few months has been on the constantly changing rate environment. You may be aware we have made some steep cuts to our deposit rates. While we are committed to giving our members the best service and products, we have to be cognizant of the credit union’s safety and soundness. With the Federal Reserve’s recent statement that rates will remain low for an extended period, we had to follow suit. At the existing rates, deposits were flowing in beyond our ability to loan them out or invest them in competitively priced offerings. Paying out more than we can earn puts us in a losing situation that, over time, can affect the safety and soundness of the credit union. We remain focused on maintaining a strong capital position so that we can withstand economic downturns like the one we are currently experiencing. I assure you, your credit union remains strong with more than $40 million in net worth and well above the required 7% net worth ratio.

We have created some products that will, hopefully, appeal to many of you out there looking for distractions from life these days. Our Outdoor Oasis loan and R/V loans might be just what you’re looking for to take you away from it all! And, for those of you who have found the time to do some remodeling, our Home Equity line of credit is still a great deal at 100% financing.

On the flip side, for those of you who have experienced one of the many disasters this year, we have our “We are Here for You” loan. Look for details in this newsletter. If you need our help managing existing loan payments, we are happy to provide some relief in the form of extensions and forbearance. Please reach out to us; we are here for you.

Thanks to those of you who were able to attend our Virtual Annual Meeting. It was a great challenge but we believe it went well and we were able to provide a clear picture of your credit union’s financial statements. Congratulations to the re-elected officials:

» Joe Gondola
» Carol Sue Carnes
» Ruthie Cauble-Beal.

Stay safe and well. I look forward to seeing you in the new year.

Rebecca Cuddy, CEO
Signature Federal Credit Union

Partnerships

Unfortunately, due to the unprecedented circumstances brought upon by COVID-19, all conferences our staff had planned on attending have been canceled.

RV Loan

The outdoors are always open.

Looking for a safe getaway, a remote office, a portable classroom, or a family adventure? RV’s offer all of that. Travel securely in the comfort of your new of used RV, funded by SFCU.

- 0.25% off the rate you qualify for
- No payments for 90 days
- Rate as low as 4.50% APR*
- Terms up to 180 months

Visit SignatureFCU.org/RVLoan or call our Financial Services Department at (800) 336.0284 ext. 697 to apply today.

*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. Interest accrues daily. Delaying your first payment will result in several months without a reduction in your principal balance. RV Loan discount is available from September 1, 2020 -December 31, 2020. Estimated payment is $7.66 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.

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
- Stainless steel appliances
- New hardwood flooring

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.
**Fund your Future.**

A student loan from Signature FCU can be used to fund college, private and trade school tuitions.

**Options for the Parents, Grandparents & Guardians:**
- Home Equity Lines of Credit
- Unsecured Line of Credit
- Personal Loans

**Options for the Student:**
- Educational Loans
- Student Checking
- Student Visa®

To learn more visit SignatureFCU.org/StudentLoans

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**Remote Deposit Anywhere!**

Deposit your check to your Signature FCU account through the SFCU Mobile Banking App everywhere you are with Remote Deposit Anywhere (RDA).

**How It Works:**

1. Endorse the check by signing your name and write “for deposit only Signature FCU” in the endorsement area of the check on the back.
2. Choose an account to deposit and enter the amount of the check.
3. Capture image of the front and back of the check. Review your deposit info and hit the “SUBMIT” button.

If your check is not signed and endorsed properly, your check may be rejected and you may need to redeposit it. For assistance, with Remote Deposit Anywhere contact our e-Services department (800) 336.0284 ext. 694.

Must meet eligibility requirement. SFCU reserves the right to discontinue or restrict use of RDA.
What to do when a loved one passes away.

Estate accounts are new accounts opened after someone has passed away, into which the Executor/Executrix/Administrator deposits the deceased person's money from which the deceased person's debts and bills are paid from.

Requirements for Estate Accounts:

» Executor/Executrix/Administrator must provide Letters of Administration and an Estate Tax Identification Number (TIN) for account opening.

» A government issued photo ID for each Executor/Executrix/Administrator who will be on the account.

» Two forms of address verification for primary Executor/Executrix/Administrator.

Apply online today at SignatureFCU.org/EstateAccounts

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 SFCU 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:

» Savings up to $15 on Turbo Tax federal products.

» Exclusive discount from the TruStage Home & Auto Insurance Program.

» Members save on SimpliSafe, the #1 expert pick for home security.

» Save 30% on premium identity protection from Financial Lock.

» 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 Kharma.

» 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.

GAP INSURANCE
After an accident or incident, insurance companies occasionally refuse to pay the balance of an auto loan if the vehicle is valued for a lesser amount. That is where GAP Insurance steps in and takes care of the difference.

DEBT PROTECTION
A voluntary loan-payment protection product designed to help you get relief from loan payments if a protected life event unexpectedly happens to you.

AUTO WARRANTY
Save thousands of dollars on unexpected auto repairs when you bundle an auto warranty with your SFCU vehicle loan.

Apply today by calling our Financial Services Department (800) 336.0284 ext. 697 or emailing financialservices@signaturefcu.org

*APR = Annual Percentage Rate. Dealer rates will be matched on similar terms and conditions. Supporting documents may be required. 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 $21.27 per $1,000 financed and is based on the lowest rate available. Payments will vary based on the rate you qualify for. Floor rate is 1% APR.

We're matching auto dealer rates as low as 1% APR* on your NEW vehicle purchase. You may qualify for a discount of 0.25% if you add two of the following products (rate including discount cannot be lower than 1%):