

Signature Moments

FOURTH QUARTER 2021



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PERSONAL LOAN

Take your budget from naughty to nice with our Holiday Loan!

Eliminate the worry of how you'll get all your holiday shopping done with the help of our Holiday Loan. Get something for everyone on your list, plus yourself!

Our Holiday Loan features:

- » Rates from **5.00% - 14.00% APR***
- » Loan amounts up to **\$5,000**
- » Terms from **12 - 36 months**



Apply today by visiting SignatureFCU.org/Holiday 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 \$85.61 per \$1,000 financed and is based on the lowest rate and a term of 12 months. Payments will vary based on the rate and term you qualify for.

SCHOLARSHIP WINNERS

Congratulations to our 2021 scholarship winners!

Victoria E. Richards, Jared E. McKeown, and Sarah Multer were all awarded \$1,000 for their educational expenses for the 2021-2022 school year. Read their essays by visiting SignatureFCU.org/ScholarshipWinners



Federally Insured
by NCUA

Membership eligibility required.

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

A Message From Our CEO



Paula Hoelzel, CEO

As summer ends and fall begins, we can start enjoying cooler weather, I am ready. Even though as I write this on 9/15 it is still 90 degrees. That is not unusual weather for the Washington DC area where the credit union is located, I am sure we will see a change very soon.

In my daily commute to work I pass the Pentagon, and on 9/11 a huge Flag is always draped

over the part of the Pentagon that was hit 20 years ago. We will never forget. Our office is so close to the Pentagon that we could see and smell the billowing black smoke that day. My thoughts and prayers go out to everyone in our country as we all were impacted by this great tragedy.

As I started my new position as CEO, I mapped out my 100 day plan to improve some of our processes and I started that plan on day 1.

Member satisfaction was at the top of my list, it is very important to me and to our staff. We have revamped our phone center and trained staff to take your calls and answer questions efficiently. Our goal is to provide "one call resolution." Now that these changes have been made to the call center, we are seeing a drastic reduction in hold times and the need to transfer calls. The call center is also providing help with downloading our Signature FCU app, so our members can have all their account information available to them on their cell phones. The call center agents are also trained to provide instructions on how to use the app, and can even tell you how to link your local financial institution in the app to SFCU so you can easily move money. This feature can also be used to pay loan payments or Visa payments from other financial institutions that you currently use.

I have a lot more improvements on my list and will be tackling one project at a time. We are working on a lot of new promotions, so stay tuned...

Enjoy the fall weather.

Paula Hoelzel, CEO
Signature Federal Credit Union

Partnerships

Southern Officers Conference

October 7 - 10

Oklahoma City, OK



E-SERVICES

Access your accounts 24/7.

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

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



Download our mobile app from your smart phone 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 **(800) 336.0284 ext. 684** or **eservices@signaturefcu.org**

Data carrier rates may apply.

HOME EQUITIES

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

A home equity loan or line of credit allows you to borrow up to 100% of the equity in your home so you don't have to dip into your savings to cover things like:

- | | |
|----------------------|--------------------|
| ✓ Home renovations | ✓ Weddings |
| ✓ Business startups | ✓ A dream vacation |
| ✓ Education expenses | ✓ Medical bills |

Apply online today at **SignatureFCU.org/HomeEquity**

*LTV = Loan-to-value. Home Equity Lines of Credit are available for properties nationwide, except in Alaska, Hawaii, Texas, and Puerto Rico. In the state of Texas, only home equity loans are available, and the LTV is capped at 80%. All loans are subject to credit approval and additional pricing may apply.

SANTA'S HELPER LOAN

Having trouble qualifying for a loan this holiday season?

Our Santa's Helper loan gets you the money you need, even if your credit isn't perfect.

To qualify for our Santa's Helper Loan, you must:

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

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

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.

DISASTER RELIEF

You don't have to face disaster alone.

Have you recently been impacted by a natural disaster like a hurricane, tornado, or wildfire? Our Natural Disaster Relief Loan could help.

No payments for
90 Days

Rate as low as
5.00% APR*

Borrow up to
\$50,000

Terms up to
50 months

We understand times like these are stressful and want to help you and your family get back on your feet as soon as possible. If you have experienced catastrophic loss due to a natural disaster and are in need of financial assistance, please contact us at **(800) 336.0284 ext. 684** or visit SignatureFCU.org/DisasterRelief



*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. Interest accrues daily. Delaying your first payment will result in several months without a reduction in your principal balance. Estimated payment is \$22.20 per \$1,000 financed and is based on the lowest rate available. Payments will vary based on the rate you qualify for.

DEBT CONSOLIDATION

Don't let debt burst your bubble.

Consider consolidating all of your high-interest debts into one low monthly payment with the help of our Debt Consolidation Loan.

Our Debt Consolidation Loan Features:

- » Rates from **6.50% - 8.75% APR***
- » Loan amounts up to **\$50,000**
- » Terms from **24 - 84 months**

Visit SignatureFCU.org/DebtConsolidation to begin paying off multiple debts with one low monthly payment 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 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.

AUTOMATIC DEPOSITS

Set up a recurring automatic deposit to your SFCU account.

Start your recurring automatic deposit with any amount you want, as low as just \$5 per month.

Visit SignatureFCU.org/AutomaticDeposit to fill out the online form, or contact our Member Services Department at **(800) 336.0284 ext. 684**. You can find the credit union routing number on the back of this newsletter.

Not interested in setting up a recurring automatic deposit?

Connect your local financial institution to your SFCU Online Branch and mobile app for easy transfers at the click of a button*. Email eservices@signaturefcu.org for assistance.

*A total of three inbound transfers are allowed per day and cannot exceed \$5,000. A total of three outbound transfers are allowed per day and cannot exceed \$1,000. You may set up a one time or recurring transfer for future dates. These transfer(s) will count toward your totals on the day that the transfer is scheduled to occur. If funds are not available on the scheduled date, fees may apply.

VISA SIGNATURE

Earn 2% cashback or 2 reward points on everything, everywhere.

Our Visa Signature credit card offers the following premium features:

- ✓ 8.70% Annual Percentage Rate
- ✓ Choose from a point card that earns 2 reward points for every \$1 spent or a 2% cash rebate on purchases
- ✓ No pre-set spending limit
- ✓ No annual fee, no balance transfer fees, no cash advance fees, and no foreign transaction fees*
- ✓ Digital Wallet
- ✓ Syncs to the MyCardRules app to freeze and unfreeze your card, receive spending alert notifications, and set international card controls
- ✓ Benefits like Visa Signature Concierge

Apply for your Visa Signature card today at SignatureFCU.org/Visa-Signature or call our Member Services Department at (800) 336.0284 ext. 684

Only well-qualified borrowers will qualify for the Visa Signature. Rates are set by the Board of Directors and may change without notice. All loans are subject to credit approval.

*Other fees such as late fees, returned check fees, and over the limit fees may apply. For the full list of fees SFCU charges, please visit SignatureFCU.org/FeeSchedule

SKIP-A-PAY

Skip-a-Pay—there's no time like the present!

For a small fee you can skip one monthly or two bi-weekly payments* and you can 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.

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
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
SFCU NMLS # 401612

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