

Signature Moments

FOURTH QUARTER 2022



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PERSONAL LOAN

Brighten your holidays with a low-rate holiday loan from SFCU!

It's that time of year again! Eliminate the stress of how you'll get all your holiday shopping done with the help of our low-rate Holiday Loan.

Our Holiday Loan Features:

- ✓ Rates from **7.25% - 10.00% APR***
- ✓ Loan amounts **up to \$50,000**
- ✓ Terms from **24 - 84 months**

Apply today by visiting SignatureFCU.org/HolidayLoan 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 \$44.89 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.



CERTIFICATE RATES

We raised our certificate rates, again!



Check out the new rates, find the term that's right for you and open your account today by scanning the QR code on the left with your smart phone camera or visiting SignatureFCU.org/Certificates

For all term share accounts (Share Certificates), rates are fixed for the term of the Share Certificates and a penalty may be assessed for early withdrawal of funds from Share Certificates. Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).



Federally Insured
by NCUA

Membership eligibility required.

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

A Message From Our CEO



Paula Hoelzel, CEO

As I write this you can feel fall in the air in Washington DC. I always look forward to the seasons changing, and when fall arrives I know we will soon be in the holiday rush and nearing the end of 2022.

Over the past year, one of my major focuses was how to make things easier for our members. We have made updates to our Online Branch and SFCU Mobile Banking App. You can do everything on the Online Branch or SFCU Mobile Banking App that you could do visiting a branch. If you need to make a check deposit,

just log into your account, on the SFCU Mobile Banking App, click make a deposit, endorse your check, snap a photo and submit—Done. If you need to apply for a loan, log into your account and apply for a loan on the Online Branch or SFCU Mobile Banking App. If you want to check your account balances, transfer funds between your SFCU accounts and your other financial institutions, you can do all that online. If you are not registered for our Online Banking platform or have not downloaded our SFCU Mobile Banking App, I encourage you to do so. Simply scan the QR code below. Our Member Service reps are also ready to assist you with any issues and can be reached at (800) 336.0284.

Another major update is our new phone system, which has been in programming for most of this year. Our new phone system will launch in September 2022. One of the major issues we had with our previous phone system was it had three separate vendors to operate, and when it crashed each vendor blamed the other. So happy that we have a new phone system, and I am sure our membership will notice the difference and clarity of calls.

The current financial market has been a little bit of a roller coaster ride, and we have been very focused on our loan and share rates. Our team meets one or two times per month to review our rates for loans and shares to ensure we are competitive. We have raised our High-Yield Checking Account rate to 3.50% on balances up to \$20,000. You do have to meet a few monthly qualifications to earn that rate, but you would be hard pressed to find a better checking account rate. We have also raised all of our certificate rates, please take a moment to review them on our website as rates are changing frequently.

Just to touch on our Visa cards, our Visa cards are hard to beat. Our Visa Signature card earns 2% or 2 points for every \$1 spent on everything, everywhere. In addition, all of our reward Visa cards earn 6% or 6 points per \$1 spent on streaming services. If you are not using one of our Visa cards, apply for one online or on our SFCU mobile banking app.

I hope that each of you have a wonderful end to 2022. Please know that I am working for you and all of our members on a daily basis.

Paula Hoelzel, CEO
Signature Federal Credit Union



Download
our mobile
app

Partnerships

UPMA SOC

October 13 - 16, 2022

Concord, NC



VISA® SIGNATURE

Earn 2% cash back or 2 points per \$1 spent on all purchases with our Visa Signature Card

Our Visa Signature Card also offers 6% cash back or 6 points per \$1 spent on all streaming services¹

Other benefits include:

- » Get a 0% Introductory APR for 12 months. After the 12-month intro period your rate will be 8.70% APR²
- » No annual fee, no balance transfer fees, no cash advance fees, and no foreign transaction fees³
- » Syncs to the MyCardRules app to freeze and unfreeze your card, receive spending notifications, and set international card controls
- » Add to your digital wallet

Apply for your premium rewards card today at SignatureFCU.org/Visa-Signature

¹A \$10 monthly rebate cap on streaming services applies to all cash rebate credit cards, and a 60 point cap on streaming services applies to all points cards.

²APR = Annual Percentage Rate. 0% introductory offer applies to new applicants only. Rates are set by the Board of Directors and may change without notice. All loans are subject to credit approval.

³SFCU charges the following Visa fees: Visa Late Fee, Visa Over-the-Limit Fee, and Visa Return Payment Fee. For the full list of fees SFCU charges, please visit SignatureFCU.org/FeeSchedule

EZ SAVE CERTIFICATE

Earn up to 2.00% APY* on balances up to \$25,000 with our EZ Save Certificate!

Open your 12-month EZ Save Certificate today with **just an initial \$50 minimum deposit**, and you can make additional deposits anytime during the term.

Learn more and open your account today at SignatureFCU.org/Certificates

*APY = Annual Percentage Yield. Rate is effective as of 9/12/2022. Only one EZ Save per account. Balances under \$25,000 will earn 2.00% APY. Balances over \$25,000, including any paid dividends, will earn 0.10% APY. Once your balance reaches \$25,000, in order to earn the full dividend of 2.00% APY you must request your earned dividends to be automatically transferred out of the EZ Save Certificate. A penalty may be assessed for early withdrawal of funds excluding dividends. For all term share accounts (Share Certificates), rates are fixed for the term of the Share Certificates and penalty may be assessed for early withdrawal of funds from Share Certificates. Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).

HIGH-YIELD CHECKING

Your High-Yield Checking Account just got better

Now you can **earn 3.50% APY on balances up to \$20,000**, with no minimum balance requirements and no monthly account fee with a High-Yield Checking Account from SFCU.

Here's how you qualify:

- » Only one High-Yield Checking per account
- » Your debit card must have at least 15 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 9/1/2022. 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 3.50% 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 15 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.

VEHICLE LOANS

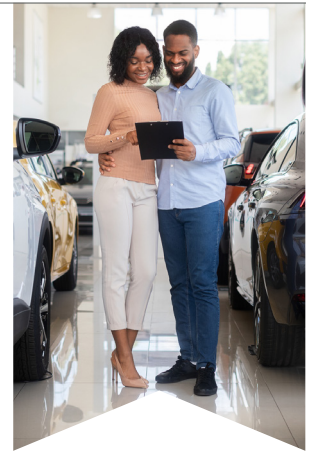
Up to 100% financing on vehicle loans!

If you're in the market for a new vehicle, SFCU offers the same great rate on new and used vehicles. Plus, you can **receive a 0.25% discount off your approved auto loan rate** when you add one of the following at the time of your loan request:

- ✓ GAP Insurance
- ✓ Auto Warranty Protection
- ✓ Set up automatic payments

Find the term that works best for you at SignatureFCU.org/VehicleRates, and apply for your pre-approval before heading to the dealership, so you know exactly how much you can afford.

Your actual Annual Percentage Rate (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. Rates quoted assume excellent borrower credit history. Rates are set by the Board of Directors and may change without notice.



SHARE SECURED VISA

Build Credit with our Share Secured Visa® Credit Card

The credit limit of this special Visa Classic card is determined by how much of a deposit you make to secure the card.

For example, if you make a \$500 deposit, a \$500 credit limit is what will be available for you to charge on your card.

Our Share Secured Visa offers no annual fee, no balance transfer fees, no cash advance fees, no minimum finance charges, and no foreign transaction fees. Learn more and apply online today at SignatureFCU.org/ShareSecured

Annual Percentage Rate (APR) ranges from 11.90% - 17.90% APR. 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. A minimum deposit of \$500 is required in order to open a Share Secured Visa Credit Card.

SCHOLARSHIP WINNERS

Congratulations to our 2022 Scholarship winners!

Deedra DeWitt, Kai Wimbush, and Kayla Clark were selected as this years scholarship winners. Each were awarded \$1,000 for their educational expenses for the 2022-2023 school year.



Read their essay's by scanning the QR code with your smart phone camera or by visiting SignatureFCU.org/ScholarshipWinners

MORTGAGE FINANCING

Up to 100% financing on first mortgage purchases

Qualify for 100% financing on first mortgage purchases when you meet the following requirements:

- ✓ Have not owned a primary residence in the past three years
- ✓ Minimum credit score of 720
- ✓ Maximum debt-to-income (DTI) of 43%
- ✓ Available for purchase of primary residences (single-family and condominiums) only
- ✓ Fixed-rate and 5/1 & 7/1 ARM loans available
- ✓ Minimum of two months of escrow principal, interest, taxes, insurance, and association (PITIA) dues

Call our Mortgage Department at **(800) 336.0284 ext. 696** or email mortgage@signaturefcu.org for more information.

NMLS 401612

Mortgages are available for properties nationwide except Alaska, Hawaii, Puerto Rico., and Guam. All loans are subject to credit approval.

SKIP-A-PAY

It's the most wonderful time of year for Skip-a-Pay

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.
- » 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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