

Terms of Use

Website and Social Media Privacy Policies

Website Policy

Signature Federal Credit Union is dedicated to safeguarding the privacy and security of our members' and website visitors' information. This document outlines how we protect and use any collected data.

Signature Federal Credit Union does not automatically collect personal information from website users. However, we do gather and store data related to domain names, visit dates and times, and user navigation within our website. This information helps us analyze website traffic and enhance user experience through improved design and navigation.

Signature Federal Credit Union may also collect the following information:

- Username
- Email address
- Internet Service Provider (IP) address
- Access time, date, and frequency
- Failed Login attempts
- Website usage and activity

This data is used for internal reporting, website analytics, product monitoring, and identifying opportunities to enhance our products and services. All collected information is securely stored, with access restricted to authorized credit union personnel.

Use of this Website

Signature Federal Credit Union strives to provide accurate and up-to-date information but does not guarantee its accuracy, completeness, or timeliness. Content is provided "as is" without any expressed or implied warranties. Decisions based on this site's information are made at your own risk, and content may change without notice.

This site is managed in the U.S., and we make no claims about its suitability elsewhere. You may not copy, download, or distribute any content without prior consent unless stated otherwise. Links to this web site are not permitted without the prior consent of Signature Federal Credit Union.

Limitation of Liability

Signature Federal Credit Union and its affiliates are not responsible for any damages, including data loss, profit loss, or business interruptions, resulting from website use or inability to use its materials. We are also not liable for any damage to equipment or software caused by viruses, defects, or malfunctions. By using our site, you agree to indemnify and hold the Signature Federal Credit Union, its officers, employees, and agents harmless from any third-party claims arising from your use or violations of these terms.

Website Services Offered

Signature Federal Credit Union's website is used to provide members and the public with access to informational and digital services, which may include but are not limited to:

- Credit union product and service information
- Rates, disclosures, and educational materials
- Online Branch and mobile banking access
- Loan applications and account-related requests
- Secure document upload functionality
- Marketing, advertising, and promotional content
- Links to third-party service providers and partners

The website does not replace in-branch or direct member service and is intended to supplement credit union operations in a secure and compliant manner.

Website Content Management and Authority

Signature Federal Credit Union maintains internal controls to ensure that website content is accurate, compliant, and appropriately authorized.

- Authority to update website content is limited to designated personnel based on job responsibilities. Access is granted and managed by authorized management and reviewed periodically to ensure appropriate controls are maintained.
 - Manager of Marketing
 - Associate Manager of Marketing
 - Associate Manager of Mortgage Underwriter
- Website content is developed by authorized staff and reviewed as appropriate by management, Compliance, and/or other designated departments prior to publication.
- Access credentials and administrative permissions are managed by authorized personnel to prevent unauthorized changes.
- All website updates must comply with applicable laws, regulations, NCUA guidance, and internal policies.

Management is responsible for periodic review of website content and access rights to ensure ongoing accuracy, security, and compliance.

Email

Signature Federal Credit Union strongly advises that you do not send confidential information to us via email. Email is not a secure channel to send any communication that is sensitive or includes personal information, such as: account numbers, credit card numbers, personal identification numbers, social security numbers or date of birth. Use our secure upload link, SignatureFCU.org/upload. For immediate service needs, please contact at (800) 336-0284, or visit us at 12 Herbert St, Alexandria, VA 22305.

Cookies

The Signature Federal Credit Union's website uses a feature of your internet browser called a "cookie" – files placed within the browser on your computer's hard drive by a website server. These cookies are used to facilitate your internet sessions, assist in security measures and gather information to improve the Signature Federal Credit Union website function and experience. If you choose not to enable cookies on your browser, you may not be able to use some of the services offered on Signature Federal Credit Union's website.

Third-Party Links

The Signature Federal Credit Union's website may link to third-party sites, including online retailers, partners, and service providers, each with its own privacy and data policies. We do not control or assume responsibility for these policies. It is your responsibility to review them and ensure they meet your privacy expectations. We recommend reading the privacy statements of all linked sites.

Advertising

We may advertise on networks like Facebook and Google, which use your browsing history to display relevant ads. A cookie may be placed on your computer to track your activity on our site, showing ads for Signature Federal Credit Union across the web. Even if you opt out, you'll still see ads, but they may be less relevant to your interests.

By using Signature Federal Credit Union's Facebook and Google Ads, you agree to comply with these terms of use and any applicable laws and regulations. If you do not agree with these terms, please do not engage with our ads.

The ads served by Signature Federal Credit Union on Facebook, Google, and related platforms are intended to provide information about our services, products, and promotions. These ads are for informational purposes only and are not intended to provide specific financial advice.

Signature Federal Credit Union strives to ensure that all information provided in our ads is accurate and up to date. However, we make no guarantees regarding the accuracy, completeness, or reliability of the information. All ads are provided "as is" and may be subject to change.

Our ads may be targeted to specific user demographics based on factors such as location, interests, or behavior. We respect your privacy and will only use information that you have consented to share with the respective platform (Facebook, Google, etc.).

Social Media Public Use Policy

Signature Federal Credit Union uses social media to engage with members and expand our reach. We encourage open discussions and invite you to participate. Below is our official policy for all participants in our online communities.

Terms of Use

These terms govern the Signature Federal Credit Union's social media sites, including accounts, pages, and applications. By accessing these sites, you agree to comply with these terms, applicable laws, and any policies set by the Signature Federal Credit Union or third-party hosts (which may include but are not limited to, Facebook, YouTube, LinkedIn, Instagram, Twitter). If you do not agree, do not use our sites. Unauthorized use or misuse of posted information is strictly prohibited.

Use Limitation

While we welcome member and non-member participation as a means of sharing experiences, suggesting improvements, and contributing to conversations, we have established the following use limitations. The Signature Federal Credit Union reserves the right to review any and all comments at its discretion and to delete comments that are, or include:

- **Spam:** Comments promoting products or services or attempting to drive traffic for personal, political, or monetary gain will be deleted.
- **Personal Attacks:** While we encourage differing opinions, personal attacks or disrespectful comments will not be tolerated. Malicious or inappropriate participation will be removed.
- **Illegal Content:** Posts must comply with copyright and trade secret laws.
- **Offensive Language:** Comments including, but not limited to, profane or provocative language will be removed. Comments that contain threatening, hateful, offensive, derogatory, obscene or sexually explicit language will not be tolerated and will be removed.
- **Private or Confidential Information:** Do not share account details or personal information. For immediate service needs, please contact at (800) 336-0284, or visit us at 12 Herbert St, Alexandria, VA 22305.

- Posts in HTML Format (or URLs) will be removed. Please only use plain text when submitting your comments.
- Posts from Individuals Under the Age of 13 cannot be accepted.
- Posts containing photos will not be accepted, unless specifically requested by an authorized representative of Signature Federal Credit Union for a contest or other business-related purpose. In these instances, pictures will be reviewed and will not be posted if deemed inappropriate.
- **Endorsements:** Signature Federal Credit Union does not endorse any comments made by its employees, unless they are made in an authorized representative capacity. Statements and opinions expressed in the comments are strictly those of the commenter alone, and do not constitute an official position of Signature Federal Credit Union, unless they are posted by the original author (who is an authorized representative of the credit union) or by a subject matter expert responding on behalf of that authorized representative.

Credit Union Employees

If you are a Signature Federal Credit Union employee, you must disclose your employment status when submitting a comment or question. Do not misrepresent yourself, whether you are at home or in the office. Being an employee of Signature Federal Credit Union is a material fact, and community members have a right to know. When commenting about the Credit Union, unless authorized to speak on its behalf, you must clarify that the views expressed are your own. If your comment is deemed confidential, discloses non-public information, or suggests actions that could harm our members, we reserve the right to remove it.

Disclaimer

Signature Federal Credit Union provides site materials "as is" without warranties of any kind, including merchantability, fitness for a purpose, or non-infringement. We do not guarantee the accuracy, reliability, or results of site content or linked sites. Content is for informational purposes only. We are not responsible for user-generated posts, including those by employees or agents who are not authorized administrators. Posts by others are not edited and may not reflect our views.

Limitations

Signature Federal Credit Union and its affiliates are not responsible for any damages, including data loss, profit loss, or business interruptions, resulting from website use or inability to use its materials. We are also not liable for any damage to equipment or software caused by viruses, defects, or malfunctions. By using our site, you agree to indemnify and hold the Credit Union, its officers, employees, and agents harmless from any third-party claims arising from your use or violations of these terms.

Privacy

Your use of Signature Federal Credit Union's social media-based websites constitutes your consent to the Credit Union's use of information obtained through your site visits. With respect to content collected through our sites, Signature Federal Credit Union follows the applicable privacy policies of the third-party hosts of our sites. Please note that when visiting any Credit Union site, you are also subject to the terms and conditions of the Credit Union's privacy notices, as well as the terms of service and privacy policies of third-party hosts, when applicable.

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Signature Federal Credit Union reserves the right to change these Terms at any time at its sole discretion.