

A New Name. Our Same Commitment To You.



Welcome to the new Signature Federal Credit Union. After 45 years serving the Postmasters and their families as

NAPUS Federal Credit Union, we are proud to continue that legacy and expand our appeal to a wider audience.

The name is different but the people are the same. Our staff and officials will continue our commitment to serving you as we always have and invite you to join us on this new, exciting journey. As Signature FCU, we're committed to the long-held belief that we can

do more together than alone. And, each time we sign a letter or email, you get our promise that we're giving you our best.

As a special remembrance, we've designed a unique Postal Service inspired Visa Credit Card and personal check for our NAPUS members. We hope these images reflect the commitment you gave your career and the credit union. You are an important part of our past and an even more important part of our future. If you ever have a concern or problem, you can count on personal assistance to address it. I promise that the NAPUS Federal Credit Union that you joined will live on in Signature Federal Credit Union.

What the Change Means for your account access....

- **Credit/Debit cards** – if you already have either a NAPUS credit or a debit card, you will not immediately be reissued a new, Signature FCU card. Your current card will continue to work as it always has for your purchases, cash advances, and balance transfers. Any cards you have set up with automatic payments or debits will continue to work. When the card expires, you'll automatically get a new Signature FCU card.
- **Checks** – if you have a checking or money market account, or if you have a line of credit that you access using checks, your checks will still work. Our routing number and your account number are not changing, so all your checks will continue to clear your account the way they have. You can continue using your current checks, and when it comes time to reorder, your new checks will have the new design and logo.
- **Direct Deposit/Automatic Payments** – any automatic payments you have coming from your account and any direct deposits you have going into your account will not be affected. Any bills you have set up to come from your account will continue to clear unaffected by the change.
- **Internet Home Banking and Web Bill Pay** – Although you will see (or may have already seen) a new look and design on our website and some changes to Internet Home Banking, the same functions that you are used to using will continue to be there. Your web bill pay, e-statements, and all online services are remaining the same, and you'll continue to access your account online 24/7.

Celebrate 45 Years with 45 Days of Higher Rates

The change in the Credit Union's name comes 45 years after NAPUS Federal Credit Union was chartered, so we thought what better way to celebrate than to offer an even better rate on our Share Certificates. Beginning April 1st through May 15th we are offering a .25% increase on all of our share certificates and IRA certificates.

Share and IRA Certificate Rates¹

Certificate Term	Minimum Deposit ²	APY ³	Sale APY ³
3 Month	\$500	0.50%	0.75%
6 Month	\$500	0.60%	0.85%
9 Month	\$500	0.70%	0.95%
12 Month	\$500	1.11%	1.36%
18 Month	\$500	1.16%	1.41%
24 Month	\$500	1.26%	1.51%
3 Year	\$500	1.41%	1.66%
5 Year	\$500	2.00%	2.25%

¹ These rates are accurate as of April 1, 2015. Rates are set by the Board of Directors and may change without notice. A penalty may be imposed on any certificate that is withdrawn before maturity. Fees or other charges could reduce the earnings on the account. Sale does not apply to payroll certificates. For current rate and account information call toll-free: (800) 336.0284.

² Accounts begin earning dividends with required minimum deposit.

³ APY = Annual Percentage Yield

New Choice Checking

As we kick off our new name, we're creating the new Signature Choice Checking. With the new checking account, you choose which reward is the most important to you.

Want a higher rate? You can still earn 3.00% APY on balances up to \$15,000.

Want Free ATM Usage, no matter where? It's not always convenient or fast to find one of the 20,000 ATMs in our network. Now you don't have to; we'll reimburse you ATM fees up to \$10 per month no matter which ATM you use.

Love Rewards? The new Choice Checking has rewards points that can be used for travel, merchandise, gift cards and charitable donations. For every two dollars you spend, you get one point. And, if you have a Signature Points or Platinum Visa credit card, you can combine point balances for greater rewards options.

All this with no minimum balance or transaction fees. For all the details and account requirements, see the new website at www.signaturefcu.org.

Contact Us

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www.signaturefcu.org
www.facebook.com/signaturefcu
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This Credit Union
is federally insured
by the NCUA



Send Inquiries to:
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Visa Lost Stolen number:
(800) 682.6075