

Signature Moments



We love summer!

Introducing our new **Signature Moments** newsletter! Let's make the most out of the summer season...

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Federally insured by NCUA
Equal Housing Lender

25%

Checking accounts to fit your lifestyle

Choice Checking¹

Everyone has different needs ... that's why we've created the new Signature Choice Checking. With Choice Checking, you choose which reward is the most important to you.

Want a higher rate? You can still earn 3.00% APY² 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 free 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? Earn 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 monthly fees, no fee to keep your account open, and no minimum balance requirements. To see all our checking options, visit SignatureFCU.org/Checking.

¹ To qualify for Choice Checking, you must:

- Have Direct Deposit totaling \$1,000 or more into your account per month
- Enroll in Signature e-statements
- Make 10 or more purchases each month with your Visa® debit card (for high dividend option only)

² Annual Percentage Yield is current as of July 1, 2015, unless otherwise noted and is subject to change. Rate may change after the account is opened. Fees could reduce earnings on the account.

Did you know?

Fees used to account for 14% of bank profits. Now, that number is 25% and rising. Credit unions charge little to no fees on their products which is why many people prefer credit unions over banks.

Source: blog.moneystream.com/how-to-get-the-best-deal-on-a-checking-account

We're committed to helping you get what you want out of life with the right financial knowledge and resources when you need them most, whether that's every day or once in a lifetime.

Signature
FEDERAL CREDIT UNION

A Message From Our CEO



Rebecca Cuddy, CEO

Happy summer all and happy 4th of July!

It's been almost 4 months since we became Signature Federal Credit Union and it's business as usual. Your credit union is as strong, safe and sound as always. Assets grew to over \$296 million in May. We have been reaching out to all of our members to make sure they know that all of their family members

are eligible to join and we have many products that will appeal to a wide variety of ages.


Please take a closer look at the products we're highlighting in this issue. Our checking program has been given a makeover with choices that we believe will appeal to everyone. We have a new certificate product for you savers; and I know that if you use our Visa credit cards, you'll appreciate the great rewards program we offer.

We are in the midst of a lobby renovation which will lighten and brighten the space where we welcome our members and those we hope to sign up as new members. We're excited to add this to a list of changes that have come since the re-branding.

I hope you enjoy the new "Signature Moments" newsletter. We've revamped our format to offer you more than just articles about our products, services and specials; we've included some great information that we think will be useful to you in your day to day lives.

Thanks to all of you for your continued support and loyalty to your credit union. You are the reason we come to work every day and I hope that we, in some small way, make a positive difference in your lives.

Sincerely,



Rebecca Cuddy, CEO
Signature Federal Credit Union

Top five ways to get the best deal on a new car

- 1. Take care of financing first.** Find out how much car you can afford by getting pre-approved through the Credit Union. You'll get a low interest rate combined with the best options for rebates and special offers.
- 2. Think long term.** Research the future value of a car on a pricing website to assess the resale value. Also find out ahead of time what you would pay for insurance.
- 3. Determine the MSRP.** Look up the manufacturer's suggested retail price (MSRP) and the invoice price by visiting the Kelley Blue Book website at www.kbb.com.
- 4. Determine the trade-in value.** Find out how much your current car is worth by visiting the Kelley Blue Book or NADA (nadaguides.com) websites.
- 5. Negotiate.** Compare bids from different dealers, and see if any dealers will beat the lowest bid.

For more ways to save and to view the entire article, visit SignatureFCU.org/news-announcements.

Source: www.forbes.com/sites/jimgorzalany/2014/07/18/how-to-get-the-best-deal-on-a-new-car-without-being-taken-for-a-ride



New certificate term adds some spice

Our new certificate term kicks your options up a notch. We're now offering a 4-year certificate at 1.70% APY*. See all our great share rates at SignatureFCU.org/sharerates.

*Annual percentage yield is current as of July 1, 2015 and may change without notice. Fees or other charges could reduce the earnings on the account. A penalty may be assessed for early withdrawal of funds. A minimum balance of \$500 is required to open a share certificate.

Save money on vacation this summer

The nice weather of the season has us all wanting to escape to a great vacation spot. The only problem is, vacations can cost an arm and a leg these days...but it doesn't have to. Here are some money-saving tips to think about when planning your next trip.

Flights

- Book your flight far in advance.
- Search different websites to compare prices. Some good ones are: kayak.com, travelocity.com, priceline.com, tripadvisor.com, expedia.com, and yapta.com.
- Buy round-trip tickets and connecting flight tickets
- Adjust your flight dates and times. Try flying mid-week instead of the weekend, early morning flights, and Red-eye flights.

Accommodations

- Find vacation packages that include flight, hotel, and even meals, drinks, or entertainment.
- Instead of booking two hotel rooms, find a suite with multiple bedrooms.
- Check out small hotel chains to see if they offer upgrades. It never hurts to ask.
- Stay in a vacation home
- Stay somewhere cheaper outside the city to avoid paying big bucks to stay in the heart of a major city.

Transportation

- Consider the cheaper option of taking the subway, metro, or bus rather than a taxi.
- Rent a bike if you don't have far to travel during your daily outings.
- Rent a fuel efficient car with a rental company that offers unlimited mileage.

Meals

- If you have a hotel room fridge, go to the local grocery store to buy breakfast food, sandwich items, snacks, and drinks.
- Find a hotel that offers free breakfast.
- Search for a hotel where kids can eat for free.

Odds and ends

- Before your vacation, look up deals around your destination spot on websites like Groupon or LivingSocial.
- Many places offer discounts for seniors, students, and AAA members.
- During vacation, strike up a conversation with people who live locally. Ask them to recommend places that won't cost a fortune.

All it takes is a little research to save a lot of money on your vacation this year. To view the entire article, visit SignatureFCU.org/news-announcements.

2015 SUMMER TRAVEL TRENDS

Where, how & when Americans like to spend their summer vacations!

TOP SUMMER DESTINATIONS



MOST POPULAR SETTINGS



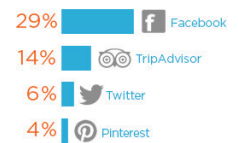
PREFERRED EXCURSIONS



PREFERRED TRAVEL DATES



SOCIAL INSPIRATION



HOW ARE THEY GETTING THERE?



TOP SUMMER TRAVEL APPS



Sources: Equation Research, Glassdoor, Harris Interactive, Outcast Media, TravelDailyNews, TripAdvisor, Mcl Advertising, Cruise Lines International Association, AAA

Love your savings.

Everyone is looking for ways to save money these days. And that's just what Love My Credit Union Rewards is all about.

Below are some of the exclusive discounts helping members save on products and services you use every day:

- Receive discounted pricing on most new Chevy, Buick, and GMC vehicles
- Receive a 10% discount on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings each)
- Business members receive a 15% discount on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings each)
- Save on services for your home from ADT, DIRECTV, Allied, and more

- Save up to \$15 on TurboTax Federal tax products
- Get roadside assistance protection and more at up to 50% off other popular plans with Credit Union Auto Club
- Earn cash back with Love to Shop at over 1,500 online retailers

The more offers you take advantage of, the more you save. In fact, members have saved over \$1 billion with Love My Credit Union Rewards discounts! Start saving today at LoveMyCreditUnion.org.



Visa points program Get Rewarded

Did you know you can earn points toward some really great rewards? When you make any purchase with our Visa Signature points or Visa Platinum credit cards, you can earn points that can be redeemed for amazing rewards like vacations, the latest gadgets, gift cards, charitable donations, and more. And, if you have our Choice Checking rewards, you can combine point balances for greater rewards options.

For more information on our rewards program and Visa cards, visit SignatureFCU.org/Rewards.



Stay connected

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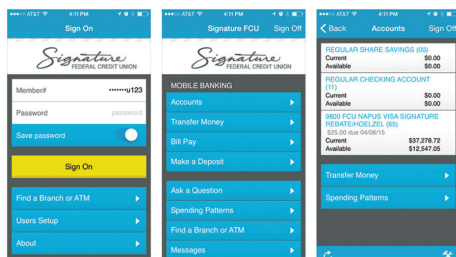
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First Name Last Name Email Address

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You can view your account information and make transactions on the go with our mobile app.



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Connect with us
linkedin.com/company/signaturefcu

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