



Coming Soon!

Text to Pay

Effortlessly make a payment for your Signet loan from any non-Signet account with Message Pay—it's as easy as sending a text message!

Scan below to learn more about Message Pay and discover more options on how to pay your Signet loan!



Paducah | Mayfield | Murray*
www.signetfcu.com | 800-795-2555

***Due to declining transactions and a lack of new memberships at our Murray location, the branch will close permanently at 5:00 pm on March 29, 2024.**

Holiday Closures

| | |
|-------------------|-----------------|
| Monday, Jan. 15th | MLK Jr. Day |
| Monday, Feb. 19th | President's Day |

Savings Accounts that work for you.

- Share Certificates
- Christmas Savings
- Vacation Savings
- Health Savings
- IRAs



Start with Signet

Federal Credit Union

1st Quarter | 2024 Newsletter



Year 85



As we celebrate our remarkable 85-year journey, we extend our heartfelt gratitude to each member who has been an integral part of Signet's growth and success.

From our modest beginnings in 1939 with just one volunteer at the ICG Railroad basement office, we have evolved into a community-driven institution serving over 19,000 members across Western Kentucky with a devoted team of 60 employees.

Your loyalty and hard work have been the driving force behind our transformation from ICG Railroad Credit Union to Paducah Federal Credit Union and now Signet Federal Credit Union.

Thank you for entrusting us with your financial well-being and allowing us to be a part of your unique journey towards financial freedom and success.

Our mission, rooted in people helping people, is a testament to the collaborative spirit that defines Signet.

Here's to many more years of growth, community, and shared success. Thank you for being a valued member of the Signet family.

Annual Meeting
Sunday, March 3
Walker Hall at 2:00pm
229 Madison St., Paducah



1st Quarter 2024 Loans

| Loans | *APR **As low as |
|---------------------------------|---------------------|
| Cash Secured | 3.75% APR |
| Auto Year Models New-2020 | 4.99% APR |
| Auto Year Models 2019-2017 | 6.35% APR |
| Auto Year Models 2016 & Older | 7.10% APR |
| Other Secured New-2018 Models | 7.75% APR |
| Other Secured 2017 & Older | 9.00% APR |
| Unsecured | 9.99% APR |
| 5/1 ARM*** (Up to 30-year term) | 6.84% APR |
| 10/1 ARM (Up to 30-year term) | 7.24% APR |
| 15/1 ARM (Up to 30-year term) | 7.50% APR |
| Home Equity Line of Credit | 6.84% APR |
| New Home Construction | 8.50% APR |

1st Quarter 2024 Dividends

| Savings (Average Daily Balance) | *APY |
|------------------------------------|---------------|
| 100,000.00 and above | 1.00% APY |
| \$25,000.01 - 99,999.99 | .85% APY |
| \$10,000.01 - \$25,000.00 | .70% APY |
| 5,000.01 - \$10,000.00 | .50% APY |
| \$5.00 - \$5,000.00 | .40% APY |
| Christmas/Vacation | .40% APY |
| Health Savings | 1.00% APY |
| IRAs - Variable Rate | 1.00% APY |
| IRAs - Fixed Rate | See Below**** |
| Higher-Rate Share Certificates | See Below**** |

*Annual Percent Rate. Annual percentage yield.

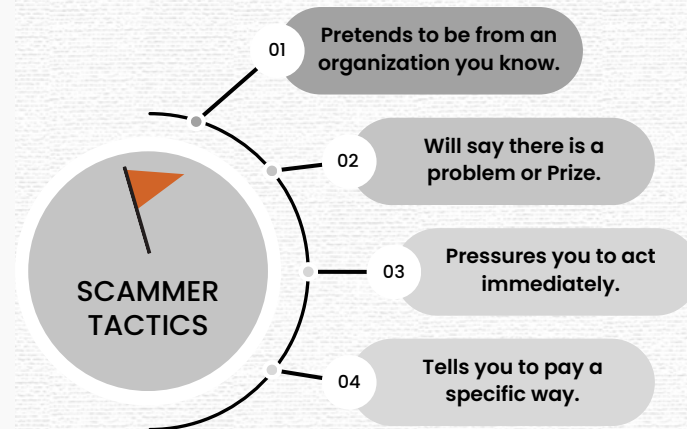
**Annual Percentage Rate quoted as "as low as" are based on the number of years your loan is financed and your credit history. Rates are subject to change. Other conditions may apply.

***Adjustable-Rate Mortgage

****Contact a member service representative for further information about fixed rate IRAs, applicable fees, terms and APY.



Signs of Scam



New Tactics



Scammers use A.I. voice technology to mimic a family member, friend, or co-worker's voice.



Creates urgent situations to expedite payments being sent.



Spoofs phone numbers when calling or texting victims to mask their phone ID.



MESSAGES

now

Daughter

Mom, I need you to send money to my account. Something bad has happened, and I can't talk right now.