



# Quarterly Newsletter

## 2024 2nd Quarter Loans

Loans	*APR **As low as
Cash Secured	3.75% APR
Auto Year Models New-2021	4.99% APR
Auto Year Models 2020-2018	6.35% APR
Auto Year Models 2017 & Older	7.10% APR
Other Secured New-2019 Models	7.75% APR
Other Secured 2018 & 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

## 2024 2nd Quarter 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****
<b>Higher-Rate Share Certificates</b>	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.



Scan to view  
 For Sale by **Signet**  
FEDERAL CREDIT UNION

**5.25%**\*APY  
 12 months Share Certificate

**5.00%**\*APY  
 6 months Share Certificate

Paducah | Mayfield  
 signetfcu.com | 800-795-2555

## Holiday Closures

May 27th | Memorial Day  
 June 19th | Juneteenth  
 July 4th | Independence Day

\*APY = Annual Percentage Yield. This APY is correct as of 3/20/2024. The minimum balance requirement to open this account is \$1,000.00. You must maintain a balance equal to the minimum balance required to open your account each day to obtain the disclosed annual percentage yield and to keep your account open. For more information, please contact a Member Relationship Specialist.

