



Valu-Times
Fall 2022

*WORKING TOGETHER TO
BUILD THE FUTURE*

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Protect Yourself This Holiday Season

Before you start your holiday shopping or traveling, follow these precautions to keep your information safe from identity theft and fraudulent transactions.

Dates: a lot of fraudulent attempts happen on holidays. Fraudsters are hoping you are busy doing fun things and won't notice they have hit your account for their own holiday spending spree. Stay aware and alert!

Alerts: there are multiple ways you can set alerts on your account.

Inside Online Banking, go to My Settings or Additional Services. Click on Alerts and Notifications. You can set alerts for several things, like low balances or checks cleared.

Also inside Online Banking, go to Additional Services and Card Control to set Debit Card alerts. You can set restrictions on when your debit card can be used. Card Control can also be found inside the Synergy FCU app. If you want to set alerts and restrictions on your credit card, you'll use CardValet. CardValet is a stand-alone app you can download.

Don't let the bad guys trick you. Fraudsters are getting more and more creative. They build up trust with you and ask for your personal information that will eventually allow them access to your account. Here are a few tips:

If it feels suspicious – trust your gut. If you are uncomfortable with the caller or you feel like they are being aggressively pushy, hang up. It's not rude – they are bad guys! You don't have to be nice to them.

MFA – multifactor authentication is a two-step verification that helps protect you. If you have the option to get a code to your phone after you log into something, set that up! It's an extra step and feels cumbersome, but it's to protect you. If you get the MFA text but you didn't try to log in to the site, you know someone has your username and password. Go immediately to the site and change your password. If you get a call from someone who says they work for the credit union and then they ask you for that MFA, it's not us! We would never ask you for that code. Don't give a MFA code to anyone!

Phone calls – phone numbers can be spoofed. If you get a call from the credit union that you were not expecting, really think about if it's the credit union. Do not call the number back in the message. Our number is (888) 272-8228. Call us directly and ask if we contacted you for something.

If it's a call from the fraud department – which can happen if they think there is suspicious activity on your debit or credit cards, the phone numbers are 844-646-5442 (debit) and 855-553-0910 (credit). Call them directly.

Passwords - create strong passwords on all of your accounts. Don't use the same password or a variation of the same password on different sites. If they crack your code, they will attempt to get into all kinds of sites with the username/password combination they figured out. Having so many passwords is really a hassle, but so helpful in protecting yourself. If you need assistance, find a safe and secure password manager tool. There are several good ones available in your app store.

You have a password to get into Online Banking and the app. We also encourage you to call us and put a password on your account. This is different from your Online Banking password. If you call us and ask questions about your account, we'll ask for that password to verify your identity. That way we know it's you before any sensitive information is discussed or any money is moved.

Travel Alert - set a travel alert if you know you'll be away from home. The fraud department will then expect you to be in whatever location you are traveling to and will let your transactions go through during the time frame you set.

Thinking about the possibility of fraud on your account can be scary. Instead of stressing out about it, set the alerts and passwords. Make it really hard for the bad guys to target you. Then you can rest easy and enjoy your holiday!



REAL ESTATE SOLUTIONS

Real estate loans can be intimidating and scary. Synergy FCU can help you through the entire process to find a solution that best fits your needs.

New Home: Through our partnership with SWBC Mortgage, we offer fixed and adjustable mortgages, expert advice from our experienced loan representatives, competitive rates, and total coordination between your dedicated loan officer and your real estate professional. You can even get a real estate agent assigned to help you sell your current home and find your new one.

Home Improvement: If you already love the home you're in but want to update it or expand on it, the Home Improvement Loan might be your perfect match! With our Home Improvement Loans, you can use your home as security and have the money to bring those renovations to life.*

Home Equity: The Home Equity Loan allows you to use your home as security and then use the funds however you want! If you are planning a big event, paying for college tuition, want to add a pool to your home, or want to consolidate your debt, let the equity you have built up become a useful source of money.*

Learn more about our mortgage products and apply** online at www.synergyfcu.org.

*Home Improvement and Home Equity loans are only available in Texas.

**All applications are subject to eligibility.



HOLIDAY SPENDING SPREE!

Finding the costume that will win you Best Costume for Halloween, then planning out your Thanksgiving spread, then having to locate the most in-demand toy for the Christmas season, then finding the perfect outfit for the New Year's Eve party leads to a massive hit to the wallet. With a Signature Holiday Loan and a Synergy FCU credit card, you don't have to miss out on buying what you need.

Our Signature Holiday Loan has low rates and a 12-month term, allowing you to get the cash you need and then pay it back quickly. If you want to earn rewards while you shop, use your Synergy FCU MasterCard Platinum Rewards Credit Card. The Rewards MasterCard can be enrolled in uChoose Rewards and will earn 1 point for every \$1 you spend. These points are later redeemable for travel, gift cards, and a variety of merchandise.

Apply online* at www.synergyfcu.org and enjoy your holiday season!

*All applications are subject to eligibility

AUTO RATE TIPS

If you are in the market for a new or used vehicle, remember Synergy FCU can help you with the financing. If you apply online, you will get a 0.10% APR discount on your qualified auto rate. If you trade in your car that has a vehicle loan with Synergy FCU and you use Synergy FCU for your next vehicle financing, you can get a Loyalty Reward of 0.15% APR off your qualified rate. Those two discounts can be combined! Apply online at www.synergyfcu.org and get preapproved before you go get your car.

*All applications are subject to eligibility.

TOP 100

Synergy FCU has been recognized as one of the top 100 credit unions in the U.S. by Bankdash. There are over 5,000 credit unions so this is a huge honor!

HOLIDAY BRANCH CLOSURES:

Nov 24 & 25 - all branches

Dec 23 - all branches except Port Arthur

Dec 26 - all branches

Dec 27 - Port Arthur

Jan 2 - all branches



Find the error

Is there an error in the newsletter? Find the mistake and you'll be entered into a drawing for a \$25 gift card! Email your entry to cmeriwether@synergyfcu.org.

Congratulations to the fall 2022 winners!

October - **Thomas G.**

November - **Glenn H.**

December - **Roger H.**

Fall 2022 errors

In the 'Cub Account' article:

"Wen" should be "When"

In the 'Home Equity' article:

"you...use" should be "you to use"

SYNERGY FCU

P.O. Box 691730 San Antonio, Texas 78269-1730

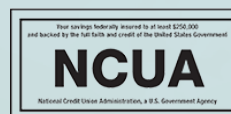
Phone: (210) 750 - 8333

Toll Free: (888) 272 - 8228

Fax: (210) 345 - 2338

Email: info@synergyfcu.org

Website: www.synergyfcu.org



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