



Valu Times

Working together
to build the future.

FALL 2021

EXTERNAL LOAN PAYMENTS

Do you know that you can pay your loans from an external source? You can use an account or a debit card from another financial institution to pay your Synergy FCU loans. It's easy and can be done in a matter of seconds!

Go inside Online Banking or on the Synergy FCU app and navigate to the section called **Move Money**. External Loan Payments is located there. You set up which account you want your funds to come from and our systems create two small deposits, under \$1. You confirm the deposit amounts and that officially establishes the secure link between the accounts.

If you are paying your Synergy FCU loan from an external source, get this convenient external payment service set up today!



HOLIDAY FUNDS



Have you already started your holiday shopping or maybe began browsing the internet to see what the hottest toy of the year will be? Are you planning your next big dinner party? With a Synergy FCU credit card or a Signature Holiday Loan, you don't have to miss out on buying that perfect gift, shopping the best sales, buying entrees and appetizers, or purchasing new seasonal décor.

Creating special memories for your family can be hard, and at times expensive. We offer a variety of solutions to make the holiday season easier. Our Signature Holiday Loans have low rates to help you access extra funds for anything you need. If you want to earn rewards while you shop, you can use your Synergy FCU MasterCard Platinum Rewards Credit Card enrolled in Uchoose Rewards and earn 1 point for every \$1 you spend on holiday goods. These points are later redeemable for travel, gift cards, and a variety of merchandise. While you're on the go, have the peace of mind knowing you can control your funds with your phone. Card Control is available inside the Synergy FCU app and allows you to control your debit cards. CardValet is available in the app store and allows you to control your credit cards. Both Card Control and CardValet can help you to keep your funds safe from fraud by alerting you with real-time transactions, allowing you to lock and unlock your cards, and more!

Enjoy your holiday season and don't let the thought of penny-pinching or fraud hold you back. Find what kind of financial product suits your needs and apply* online at www.synergyfcu.org.

FRAUD PREVENTION

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

Create strong passwords on all of your accounts and update your contact information if there is a change. We require you to know your password in order for a Member Service Representative to help you with your account and we use the information you provided us to contact you. So if you have changed phone numbers or address it can be difficult to alert you when necessary. If you are traveling, tell your financial institution of your travels and check that the information we have on file is accurate. You can also set up alerts and notifications on your phone to let you see real time activity on your accounts. This will help you know when a large amount is being withdrawn or to see where your funds are being used.

Finally, when online shopping be sure to read the fine print on your purchases and to shop from reputable websites. Be skeptical of pop-ups, receiving un-prompted phone calls or texts asking for account access or personal identification. Synergy FCU will not call you and ask you for personal information. Don't believe emails containing deals or offers that are too good to be true. If you're not expecting an email, don't click on links or open attachments inside the email. If you have to create an account to make purchases, use a different password for each account to keep your other accounts safe from being compromised.

Be safe this season and don't hesitate to give us a call if you need help with your accounts. Read more about our financial products by visiting www.synergyfcu.org.

*All applications subject to eligibility.



REAL ESTATE SOLUTIONS

It's that time of year, the fall weather rolls in and so does the party hosting, shopping, and decorating. Hosting these celebrations can sometimes make your home feel a little cramped. Don't let another year go by of not making the changes you want to your home. We offer a variety of financing solutions that will fit your needs and your budget. Are you looking to buy a home? Remodel your guest room? Or maybe you want to update your kitchen to create the ultimate hosting area? We can help you fund your dream remodel or purchase your perfect home with our Real Estate Solutions. We offer **Mortgages**, **Home Improvement Loans**, and **Home Equity Loans** with low rates and personal attention to help you achieve your home needs.

When you are ready to purchase a new home, contact us! 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.

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 hire professionals to bring those renovations to life. This allows you to safely control your home improvement!

The Home Equity Loan allows you to use your home as security and use your funds however you want! Whether you're planning a big event or wanting to add a whole new furniture set to your home, you can have the peace of mind knowing that your rate will not change during your loan term. Use the funds however you want and enjoy your holiday seasons stress-free! Learn more about our mortgage products and apply** online at www.synergyfcu.org.

**All applications subject to eligibility. Home Equity and Home Improvement Loans have fixed rates and only available in Texas.

VIRTUAL BRANCH

Access all of your financial needs without stepping foot into a branch through the Synergy FCU virtual branch! Our mobile app is available to download in the app store on your phone or tablet. Once you download it, you use your Online Banking username and password to log into your account. Through Online Banking and the Virtual Branch, you can check your account balance, transfer funds, deposit checks, pay bills, and more all at your fingertips! You can even set up Apple Pay and Google Pay to make purchasing easier by just hovering your phone over the payment system.

Be sure to take advantage of the Virtual Branch and Online Banking's features today! Learn more or enroll^ online at www.synergyfcu.org!



^All applications subject to eligibility. Message and data rates may apply.

HOLIDAY CLOSURES:

Nov. 25th - Thanksgiving Day
Nov. 26th - Thanksgiving Holiday
Dec. 23rd - Christmas Holiday
Dec. 24th - Christmas Eve
Jan. 3rd 2022 - New Years Holiday

FIND THE ERROR

Is there an error or misplaced statement in the newsletter? Find the mistake and you'll be entered into a drawing for a \$25 gift card! Email your entry to

cmewether@synergyfcu.org.

*CONGRATULATIONS TO ALL OF THE
SUMMER 2021 WINNERS!*

July - Camilla P.

August - Brenda H.

September - Ava R.

SUMMER 2021 ERRORS

In the 'Auto Loans' article:
"...loan rates so you *can* find..."
should be "...loan rates so you *can*
find..."

In the 'Rewards Checking' article:
"...you can sit back, *relaax*, and
enjoy your rewards." should be
"...you can sit back, *relax*, and
enjoy your rewards.".

Uchoose REWARDS

Do you want to earn gift cards, merchandise, or travel just by using your debit or rewards credit card? Then enroll your qualified card in our UChoose Rewards Program today! The UChoose Rewards Program allows you to earn 1 point for every \$2 you spend with your debit card and 1 point for every \$1 you spend with your MasterCard Platinum Rewards credit card. Those points add up and are redeemable for a variety of rewards. Learn more or see how you can enroll your debit and rewards credit card online at **www.synergyfcu.org**.

*Restrictions apply. Eligible cards must be enrolled with Uchoose Rewards prior to points being earned. See full terms and conditions at www.synergyfcu.org

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Federally insured by NCUA.