

# Valu-Times

WORKING TOGETHER TO BUILD THE FUTURE

# Fall 2023

**SYNERGY**  
FEDERAL CREDIT UNION

888-272-8228 • [WWW.SYNERGYFCU.ORG](http://WWW.SYNERGYFCU.ORG)

48106-NEWS-1023



# Stress free Holidays

Shopping for the holidays can be stressful; take away the stress with one of our Signature Loans. With a Signature Loan, you can beat the holiday rush, allowing you to enjoy more time with family and friends. Terms range from 12 to 60 months, with rates as low as 7.80% APR if applying online.\*

For more information, visit us at [www.synergyfcu.org](http://www.synergyfcu.org)

\*All applications are subject to eligibility. The specific loan rate is determined by credit rating and amount financed. Rates effective 10/1/23 and are subject to change without prior notice. The stated loan rate is 7.90% APR if not applying online. No Synergy FCU refinancing available.

# Fraud Prevention

Tis the season to get scammed! Fraudsters love the holiday season as it's the perfect environment for their scams to work. They hope you're too busy shopping and spending time with your family to notice. Some things to look out for this holiday season are "spoofed" or cloned numbers and fake emails; fraudsters will pretend to be someone you know or an organization, including your financial institution. Great ways to protect yourself include using strong passwords with special characters, setting up security questions, and setting up account alerts through online banking; this will help you monitor unwanted transactions.



# Holiday Shopping

Take care of holiday shopping and unexpected costs this holiday season with a **Synergy FCU Mastercard Platinum** or **Mastercard Platinum Rewards** Credit Card.

Learn more or apply online at [www.synergyfcu.org](http://www.synergyfcu.org)

\*All applications are subject to eligibility. The specific interest rate and line of credit are dependent on your creditworthiness at the time of application.

**PROMO CODE  
"LOYALTY 25"**

## Loyalty has its Rewards

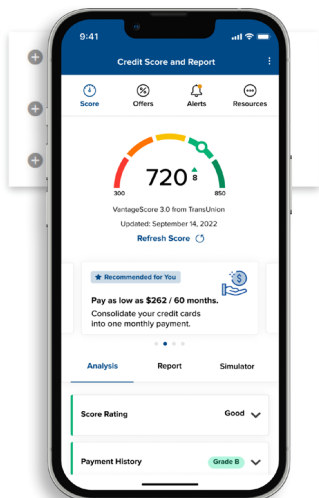
As a thank you for your patience during our system upgrade, we are extending a special offer to all members! Get an additional **0.50%** added to the **Dividend Rate** of any new **Share Certificate** with a term of 3 months to 1 year! Also, receive **0.35% APR\*** off qualifying loans when applying online!

\*All applications are subject to eligibility. This promotion is available for one Share Certificate and Loan per member. Share Certificates from 2 to 5 years are not eligible for this promotion. Credit Cards, HELOCs, and Lines of Credit are not eligible for this promotion. Stated Loan discount is 0.25% APR for Mortgages, Home Equity Loans, and if not applying online. Home Equity Loans are only available in Texas. No Synergy FCU refinancing available.

**SYNERGY**  
FEDERAL CREDIT UNION

Accounts Transfers Pay Bills

Accounts



Transfer Money

eNotices

Create Alert

eStatements

Recent Transactions

Reward Cash Back (Checking)

There are no transactions available for display.

749  
RATING:  
GOOD

Protect your identity.  
Check your credit report regularly.

See my Report

Scheduled Transfers [Transfer Money](#)

There are no transfers currently scheduled.

## Savvy Money

Savvy Money is an all-inclusive credit monitoring system built within the virtual branch! With Savvy Money, you can view your credit score daily, see real-time credit monitoring alerts, access a personalized credit report, utilize a credit score simulator, and so much more.

To enroll, select the banner within Online Banking or "My Credit Score" on the "Accounts" screen within the Synergy FCU mobile app; from there, you can follow the enrollment steps and enjoy credit score transparency!



# Rewards Checking

Earn rewards this holiday season with our **Rewards Cash Checking Account**. You'll earn 3.56% APY on the first \$10,000 in your account and 0.25% APY on any balance over \$10,000. If cash back is more your style, look no further than our **Rewards Cash Back Checking Account**. You can earn 2.50% cash back on up to \$300 every month, which is \$90 a year!\*

To learn more, visit us at [www.synergyfcu.org](http://www.synergyfcu.org)

\*All applications are subject to eligibility. To earn rewards, the minimum requirements of fifteen debit card purchases of \$5 or more must be met each month. APY = Annual Percentage Yield.

## 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 [jltyle@synergyfcu.org](mailto:jltyle@synergyfcu.org)

**Congratulations to the Summer 2023 winners!**

• July - Debbie A.      • August - Deb K.      • September - Diane W.

## Summer 2023 Errors



- System Upgrade story: Two commas after "updates"

## Holiday Closings

- November 23 & 24 – Thanksgiving
- December 24 & 25 – Christmas
- January 1 – New Year's Day



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