

Valu-Times

WORKING TOGETHER TO BUILD THE FUTURE

SYNERGY
WAY

Fall 2024

SYNERGY
FEDERAL CREDIT UNION

888-272-8228 • WWW.SYNERGYFCU.ORG

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Security Update

Starting on October 17, 2024, we will be implementing a new security feature for Online Banking and our Mobile App. This security update will generate a multi-factor authentication (MFA) code for an added layer of protection, keeping fraudsters out of your accounts.

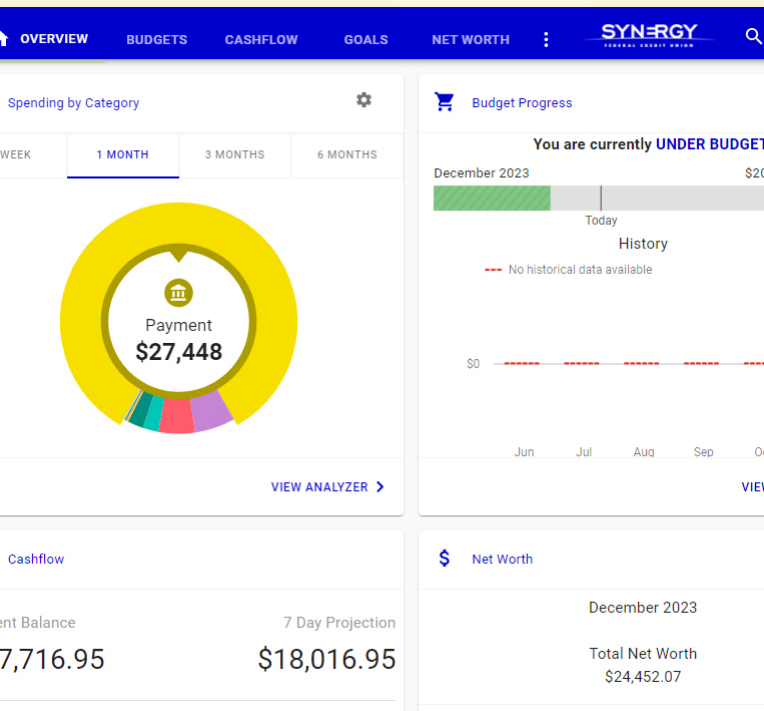
The first time you log in, starting October 17th or later, you will do a one-time set up. You will be asked to set up 5 security questions. You will then set up which phone number(s) and email(s) you would like your MFA code to go to. This is the entire set up. Once this is set, you will simply log in and enter your MFA code to access your account.

Holiday Loan

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.*

To learn more, visit us at www.synergyfcu.org

*All applications are subject to eligibility. The specific loan rate will be dependent on your credit, term, and amount financed at the time of application. The stated loan rate is 7.90% APR if not applying online. Rates are effective 10/01/24 and are subject to change without prior notice.



Budget Center

As the holiday season approaches, it's not too late to start budgeting. With Budget Center you can see all your Synergy FCU accounts and external accounts in one location, allowing you to manage your money more efficiently. You can set and keep track of financial goals, setup a cashflow calendar with your expenses and income, and even see your net worth all in one platform. Budget Center is free to use and can be found inside Online Banking or within our Mobile App.

FRAUD PREVENTION

Fraud Prevention

Scamming season is right around the corner. Protect yourself and your assets by taking the necessary precautions to ensure your finances are safe. Listed below are some tips to follow this holiday season:

- **Account Alerts:** Set up alerts on your account by logging in online and selecting "Create Alert" on the right side of the screen. From there, you can turn on alerts in case someone changes your username or password, and even set up transaction alerts to monitor for unwanted purchases.
- **Password and Security Questions:** Be sure you use a strong password; it makes it harder for fraudsters to steal it. Also, confirm you know the answers to your security questions in case you need to reset your password. If you need to reset your security questions, you can do that by going online and selecting "Settings" – "Security and Alerts" – "Security Questions."
- **Phone Calls:** It's common for fraudsters to "spoof" or clone the number of someone you know or an organization, including your financial institution. If you receive a call you weren't expecting, don't answer. Verify the number by visiting the organization's website to ensure the number is valid.
- **Emails:** Fraudulent emails are the most common tool fraudsters use to try and steal your information. You will see many "You Won" or "Free Gift Card" emails trying to get you to click on malicious links and disclose your personal information. Do not click on these links or give away any personal information via email.



3.90% APR*
for 12 months on transferred funds.

Credit Cards

Relieve some stress this holiday season by taking advantage of our balance transfer promotion. Transferring your high-interest debt from other financial institutions or department store cards to our **Platinum or Platinum Rewards Credit Card** will save you money in interest while reducing your overall debt quickly.*

For more information, visit us at www.synergyfcu.org

*A promotional fee of 3% will be applied to all transferred funds. The 3.90% APR rate only applies to balance transfer dollars. Promo effective 08/01/2024 – 07/31/2025. After the 12-month term ends, your annual percentage rate will revert to your approved standard variable credit card annual percentage rate. For new credit card applications, all applications are subject to eligibility. The specific interest rate and line of credit are dependent on your creditworthiness at time of application.



Rewards Checking

Earn rewards this holiday season with our Rewards Cash Checking Account. You'll earn 5.12% 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

*All applications are subject to eligibility. To earn rewards, the minimum requirement of fifteen debit card purchases of \$5 or more must be met each month. Rewards are paid out monthly. 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

Congratulations to the Summer 2024 winners!

• July - Nolan R.

• August - Kathleen T.

• September - Laura H.

Summer 2024 Errors



- Credit Cards: "buiild" should be "build"

Holiday Closings

- November 28 & 29 – Thanksgiving
- December 24 & 25 – Christmas
- January 1 – New Year's Day



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