

Valu-Times

WORKING TOGETHER TO BUILD THE FUTURE

Fall
2025

SYNERGY
FEDERAL CREDIT UNION

888-272-8228 • WWW.SYNERGYFCU.ORG

48106-NEWS-1025



FRAUD PREVENTION

Fraud Prevention

The holidays are prime time for scams, so stay alert! Set up account alerts in online banking to monitor activity, use strong passwords, and keep your security questions up to date. Be cautious of unexpected phone calls, even if the number looks familiar, and avoid clicking on links in suspicious emails.

Remember, Synergy FCU will never ask for your PIN or password. Stay safe and enjoy a fraud-free holiday season!

Rewards Checking

Holiday shopping just got more rewarding! With **Rewards Cash Checking**, you can earn 5.12% APY on balances up to \$10,000 and 0.25% APY above that.* Prefer cash back? With **Rewards Cash Back Checking**, you'll earn 2.50% back on up to \$300 in debit card purchases each month — that's up to \$90 a year, just for using your card.*

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. Rates are effective 10/01/2025.



Holiday Loan

Make holiday shopping easier with a Signature Loan from Synergy FCU. Enjoy fixed payments, flexible terms from **12 to 60 months**, and rates as low as **7.80% APR** when you apply online.* Take the stress out of the season and spend more time enjoying what matters most — family, friends, and the holidays.

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

*All applications are subject to eligibility. Specific loan rate is determined by credit rating and amount financed. Rates effective 10/01/2025 and are subject to change without prior notice. Stated loan rate is 7.90% APR if not applying online. No Synergy FCU refinancing available.



Credit Cards

Give yourself the gift of lower rates this holiday season! From November 1, 2025 through March 31, 2026, all new Synergy FCU credit card purchases will qualify for a special 4.90% APR.* Once you make your first purchase during the promo period, every purchase you make through March 31 will receive the same low rate. Even better, you'll have six months from the date of that first purchase to pay off your balance before your rate returns to your card's regular APR.

It's the perfect way to handle holiday shopping without added stress. Use your Synergy FCU credit card for gifts, travel, and everyday spending. Take advantage of this limited-time offer designed to make the season brighter.

Learn more or apply online at www.synergyfcu.org.

*Promotional 4.90% Annual Percentage Rate (APR) applies only to purchases made between November 1, 2025 and March 31, 2026 ("Promotional Period"). The promotional APR begins on the date of the first qualifying purchase made during the Promotional Period and will apply to all subsequent purchases posted to the account through March 31, 2026. Cardholders have six (6) months from the date of their first promotional purchase to repay all purchases made during the Promotional Period. Any remaining promotional balance not paid in full by the end of the six-month repayment period will revert to your approved standard variable credit card annual percentage rate, as disclosed in the Cardmember Agreement. Promotional APR does not apply to balance transfers, cash advances, or fees of any kind. 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.

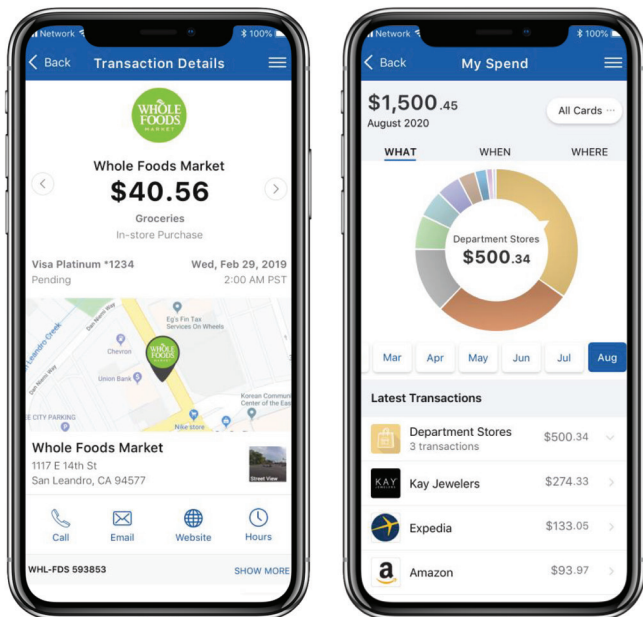


Share Certificate

Start preparing now for next year's holiday expenses with a Synergy FCU Share Certificate. Our **one-year certificate earns 4.02% APY** with a minimum deposit of just \$1,000.* It's a safe, guaranteed way to grow your savings while planning ahead. Lock in your rate today and let your money work for you, so you'll be ready when the next holiday season arrives.

View our current rates at www.synergyfcu.org today!*

*All applications are subject to eligibility. Minimum balance of \$1,000 required. APY = Annual Percentage Yield. Early withdrawal penalties apply. Rates are subject to weekly changes without prior notice.



Card Center

Did you know you can manage all your Synergy FCU debit and credit cards right from our mobile app? With **Card Center**, you can turn cards on or off instantly, set travel and transaction alerts, track spending by category, and even report a lost or stolen card.

It's a simple way to stay in control of your finances and add extra protection to your accounts. To get started, just log in to the mobile app and select "**Cards**" from the menu.

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 jlytle@synergyfcu.org

Congratulations to the Summer 2025 winners!

• July - Deb K. • August - Wanda B. • September - Hope S.

Summer 2025 Errors

- My Credit Score: "alll" should be "all"



Holiday Closings

- November 27 & 28 – Thanksgiving
- December 25 & 26 – Christmas
- January 1 – New Year's Day



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P.O. Box 691730 San Antonio, TX 78269-1730
Phone: 210-750-8333 • Toll Free: 888-272-8228
Email: info@synergyfcu.org • Website: www.synergyfcu.org

