

Valu-Times

WORKING TOGETHER TO BUILD THE FUTURE



FALL

2026

SYNERGY
FEDERAL CREDIT UNION

888-272-8228 • WWW.SYNERGYFCU.ORG

48106-NEWS-1026



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 10/01/2026.



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 10/01/2026 and are subject to change without prior notice. Stated loan rate is 7.90% APR if not applying online. No Synergy FCU refinancing available.

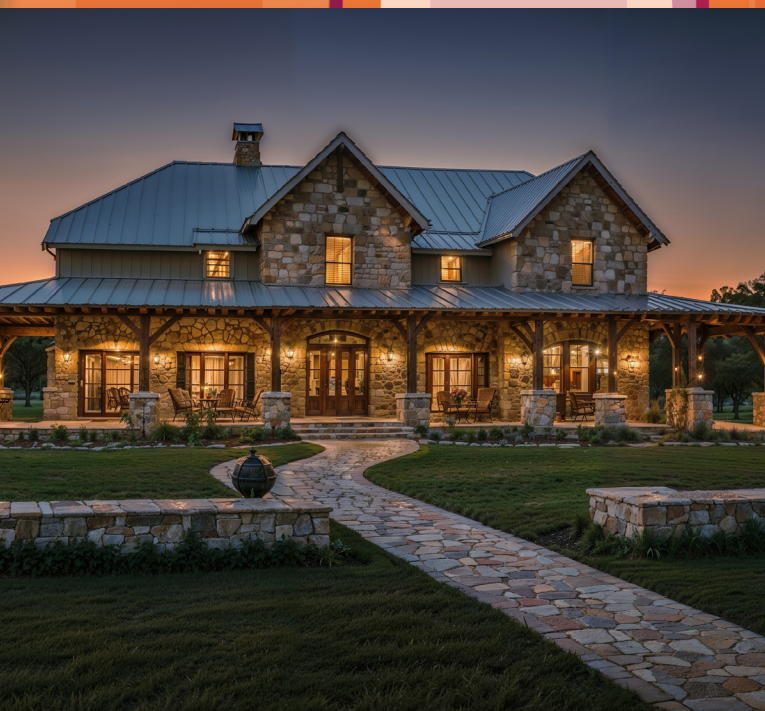


Auto Loans

Whether you're upgrading your daily drive, buying your first car, or planning a fall road trip, Synergy FCU is here to help you get on the road with confidence. We offer financing for new and used vehicles, along with refinancing options that could help you save on your current auto loan. Wherever the season takes you, let us help make sure your ride—and your financing—are ready for the road ahead.

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

*All applications are subject to eligibility. No Synergy FCU refinancing available.



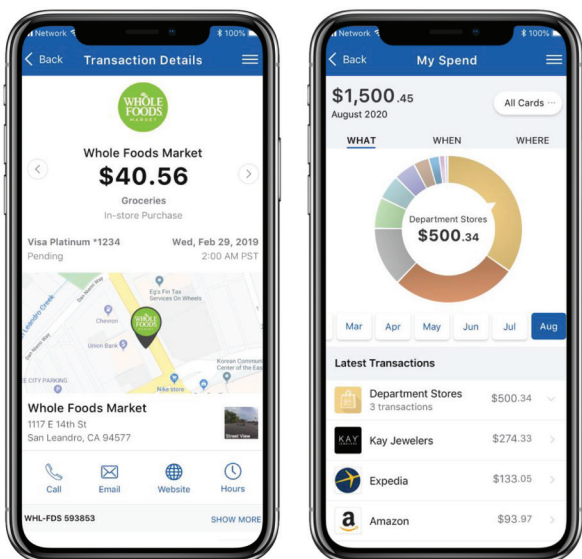
Mortgages

Fall is a season of change—and it could be the perfect time to find a place to call home. Through our **First Time Homebuyer Program** with **SWBC Mortgage Corporation**, Synergy FCU can help with financing, trusted realtor connections, and guidance every step of the way.

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

*All applications are subject to eligibility.

NMLS #423095



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 jltytle@synergyfcu.org

Congratulations to the Summer 2026 winners!

- July - Sarah J.
- August - Simone Y.
- September - Tom R.

Summer 2026 Errors

- Travel Alerts: Double period at the end of the first paragraph



Holiday Closings

- November 26 & 27 – Thanksgiving
- December 24 & 25 – Christmas



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