

Valu-Times

WORKING TOGETHER TO BUILD THE FUTURE

A stylized illustration of a spring landscape. In the foreground, there are green rolling hills with various flowers, including pink cherry blossoms and red tulips. A small stream flows through the middle ground. In the background, there are more hills and a large, pink cherry blossom tree on the right. Three butterflies are shown: a pink one on the left, a blue one in the center, and a yellow one on the right. The word "Spring" is written in a large, cursive, multi-colored font, and "2025" is written in a bold, red, blocky font below it.

Spring

2025

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48106-NEWS-0425



Mortgages

Synergy FCU's **First Time Homebuyer Program**, in partnership with **SWBC Mortgage Corporation**, offers tailored home loan solutions to fit your family's needs. We'll guide you every step of the way — from securing financing to connecting you with a trusted realtor. With us by your side, you can navigate the homebuying process with confidence.

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

*All applications are subject to eligibility.

NMLS #423095

Rewards Checking

Experience the benefits of our **Rewards Cash Checking Account** — earn a remarkable **5.12% APY** on balances up to \$10,000, plus **0.25% APY** on any amount over \$10,000. Prefer cash back? Our **Rewards Cash Back Checking Account** has you covered. Enjoy **2.50% cash back** on up to **\$300 in monthly purchases**, putting up to **\$90 back in your pocket each 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. Rates are effective 04/01/2025.



Home Equity

Need extra funds for home improvements, debt consolidation, or other major expenses? A Home Equity Loan from Synergy FCU could be the perfect solution. Tap into the equity of your home and secure a low-rate loan to help make your dreams a reality. Whether you're renovating your kitchen, paying off high-interest debt, or financing a big life event, we offer competitive rates and flexible terms on both fixed-rate loans and lines of credit.*

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

*All applications are subject to eligibility. Only available in Texas.



Board Nominations

The Board of Directors play an active role in policy development and setting the direction in which Synergy FCU can grow to better assist our members. Nominees should be capable for the position and must have the knowledge, experience, and time to hold their position on the board as a volunteer.. The deadline for nominations is April 17, 2025. Nomiinate yourself or someone else by submitting your nominations to info@synergyfcu.org or mail them to: Synergy FCU

ATTN: Nominating Committee
PO Box 691730
San Antonio, Tx 78249



Annual Meeting

Our Annual Meeting will be held Wednesday, April 23, 2025, at 5:00 p.m. All are invited to attend the meeting! The meeting will take place in the Valero Cafeteria at One Valero Way, San Antonio, Texas 78249.

We hope to see you there!



Vehicle Loans

Whether you're buying a boat for family lake days or an RV for that cross-country road trip, Synergy FCU has the financing you need. We offer loans for all types of vehicles — from cars and boats to jet skis, RVs, and motorcycles. Get financing on both new and used vehicles, or refinance your existing loan from another institution to save more.

Apply online or view our current rates today at www.synergyfcu.org

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

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 Winter 2025 winners!

• January - Simone Y. • February - Teresa C. • March - Jamie R.

Winter 2025 Errors

- RoundUp: "emails us" should be "email us"



Holiday Closings

- April 18 – Good Friday
- May 26 – Memorial Day
- July 4 – Independence Day



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