

Valu-Times

WORKING TOGETHER TO BUILD THE FUTURE

Spring 2026



SYNERGY
FEDERAL CREDIT UNION

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Thank You, Kim

After four decades of dedicated service, Kim Glines, Senior Vice President of Accounting at Synergy Federal Credit Union, will be retiring effective December 31, 2026.

Kim began her career with the credit union on November 14, 1986, as a Member Services Representative. Through years of hard work, dedication, and a deep commitment to the organization, she grew alongside the credit union and eventually became Senior Vice President of Accounting. Throughout her career, Kim played an important role in supporting the financial strength and stability of Synergy FCU.

Her dedication to our members and her many contributions to the credit union have left a lasting impact on both our team and the organization as a whole.

We are grateful for Kim's many years of service and wish her all the best as she begins this exciting new chapter of retirement.

Rewards Checking

Spring into better banking with Rewards Checking from Synergy Federal Credit Union! With Rewards Cash Checking, you can earn 5.12% APY on balances up to \$10,000 and 0.25% APY on balances 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 for everyday purchases.*

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 04/01/2026.



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.

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

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



Thank You, Sean

After 29 years of dedicated leadership, Sean Murphy, Chief Executive Officer of Synergy Federal Credit Union, will be stepping down on July 1, 2026.

Sean first joined the credit union on July 1, 1997, serving as Chief Financial Officer. Over the years, his leadership, vision, and commitment helped guide Synergy FCU through growth and change while keeping the credit union focused on serving its members and community. His dedication has played an important role in strengthening the credit union and supporting its continued success. During Sean's time as CEO/President, Synergy FCU has continually been recognized as one of the top credit unions in the United States.

President Casidhe Meriwether will succeed him as CEO, continuing Synergy FCU's commitment to serving our members with excellence, effective July 1, 2026.

Sean is relinquishing the role of CEO in July, but he isn't fully retiring until December 31, 2026. We are grateful for Sean's many years of leadership and service and wish him all the best in his retirement.



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

Credit Cards



Spring is the perfect time to plan ahead, and a Synergy FCU Mastercard Platinum or Platinum Rewards Credit Card can help you get there. Use it to book travel, cover unexpected expenses, or earn rewards on everyday purchases throughout the season. It's a convenient way to build credit while giving you added financial flexibility and peace of mind wherever life takes you.*

Learn more or apply online at 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. Synergy Federal Credit Union is federally insured by NCUA.

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 Winter 2026 winners!

- January - Rhonda B.
- February - Kathy G.
- March - Michelle M.

Winter 2026 Errors

- Thank You, Kathi: Double comma after "growth"
- Share Certificate: "Certiificate" should be "Certificate"



Holiday Closings

- April 3 – Good Friday
- May 25 – Memorial Day
- July 3 – Independence Day



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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
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