



Valu-Times

Working together to build the future.

Summer 2021

Zelle

Mobilize your money with Zelle! If you're always on the move, bouncing from lunch meetings to after-work events, it helps to have a fast, secure, and convenient way to split the bill. With Zelle, your transactions can typically occur in minutes* and funds are sent directly to the recipient's account. Take the guess work out of group payments and enroll in Zelle through Online Banking or through our free mobile banking app. Learn how to enroll on our website and watch a quick video about Zelle at <https://www.synergyfcu.org/Services/Zelle>.

*Message and data rates may apply. Users must have a U.S. bank account or credit union account, a valid email address or valid U.S. phone number, and must be enrolled in Online Banking to use Zelle.

Help Stop Fraud with Alerts & Notifications

We want you and your funds to be safe from any forms of fraud and scamming. At Synergy FCU, we are consistently updating the ways you can manage your accounts and the tools we offer to help prevent any unauthorized transactions. Within Online Banking, you have the option to create alerts that are specific to your needs! We can text and email* you if there is activity that you have deemed unauthorized or unintentional so that you can block or give access in real time. Have the peace of mind knowing that you have quick and convenient access to these alerts in the palm of your hand anytime, anywhere. It also helps to know what kind of precautions you should be taking to ensure that your accounts are safe. We have tips on how to prevent fraud like setting up passwords on your account and ways to check for ATM skimming devices that you can read about in the 'Fraud' section of our website. Access Online Banking today at www.synergyfcu.org and start setting up an extra layer of protection from fraud with alerts, passwords, and more!

*Message and data rates may apply. Must be enrolled in Online Banking to receive alerts.

Auto Loans

Take those road trips, summer night drives, and more with your new car! We have low and competitive auto loan rates so you can find and purchase your dream vehicle. Whether your vehicle is new, or new to you, we will help you find the best financing options for you and your needs. Apply online to receive a discount* on your auto loan at www.synergyfcu.org.

*All applications subject to eligibility. Discount of 0.10% APR off of current rate is applied when loan application is submitted online.



Cub Accounts

We know the value of financial literacy and want to help you pass that knowledge onto your children throughout their path to financial growth. With **The Berenstain Bears® Financial Literacy Program Cub Account**, you can open up a savings account for your children aged 9 and under. With their new account, they will receive a free piggy bank, a free copy of the Berenstain Bears' Trouble with Money book, a free bookmark, a free membership card, and special tiered savings rates to help them earn more. The savings continue as they get older, too! The Cub Account will automatically upgrade to a Teen Account when they reach 10 years of age, and will become a regular Share Savings Account when they turn 18. Get a jump start on your children's financial journey and open up their account today by visiting our website at www.synergyfcu.org.



*All applications subject to eligibility. Cub Accounts available to children aged 0-9. See full qualifications at online.

Rewards Checking

Get more out of your summer fun! Wherever you go, your Rewards Checking Account allows you to earn 2.50% APY* on your balance **OR** 2.50% cash back with qualifying purchases, nationwide ATM refunds, and have no monthly service charge. While you're out on your vacation, you can sit back, relax, and enjoy your rewards. Learn more or apply online at www.synergyfcu.org. If you already have a Standard Draft Checking Account with Synergy FCU, you can talk to an MSR about making the quick and easy switch to a Rewards Checking Account by calling **(210)-750-8333!**

*All applications subject to eligibility. To earn rewards, the minimum requirements of 15 debit card purchases of \$5 or more must be met each month. Nationwide ATM refunds up to \$25 a month. APY=Annual Percentage Yield. See full list of terms and conditions at www.synergyfcu.org.

Boat & RV loans

Summertime is here, which means it's time to set your sights on adventure! Whether you prefer to venture out on the open water or cruise through the open roads, we offer low loan rates to help you finance your perfect vehicle. Our boat and RV loan rates are as low as 3.80% APR* for 72 months when applying online. With these low rates, you can enjoy your summer fun stress-free! Learn more about our loan terms and rates or apply online at www.synergyfcu.org today!

*All loan applications are subject to eligibility. The specific loan rate will be dependent on your credit, term, amount financed, and collateral. Stated Boat and RV Loan rates are 3.90% APR if not applying online. APR=Annual Percentage Rate. Rates effective 6/1/21 and are subject to change without prior notice. No Synergy FCU refinancing available.

Holiday Closures:

Monday, July 5 - Independence Day
Monday, September 6 - Labor Day

Synergy FCU

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Texas City: (409) 948-7274
Houston: (713) 924-1073
Port Arthur: (409) 985-1873
Three Rivers: (888) 272-8228

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 cmeriwether@synergyfcu.org.

Congratulations to the spring 2021 winners!

April - Sylvia N.

May - Jamie S.

June - Debi R.

Spring 2021 Errors

In the 'Home Equity Loans' article:

"Use your money for college *tution*," should be "Use your money for college *tuition*,"

In the 'Annual Meeting' article:

"April 28, 2020" should be "April 28, 2021"



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