




# Valu-Times

**WORKING TOGETHER TO BUILD THE FUTURE**

# SUMMER 2023



**SYNERGY**  
FEDERAL CREDIT UNION

**888-272-8228 • [WWW.SYNERGYFCU.ORG](http://WWW.SYNERGYFCU.ORG)**

8130-NL-0723



## Travel Alerts

When traveling this summer, be sure to set up Travel Alerts on your account. This alerts our Fraud Protection System that you'll temporarily be in a different place than usual. To set up Travel Alerts, call 888-272-8228 and select "2" for debit cards and credit cards; once you've selected a card, you can choose "Set up Travel Notification." For Credit Cards, you may also set up a Travel Alert using Online Banking. To do this, select your card and you will be redirected to the credit card platform. Once there select the menu in the top left corner, select "Manage Card" and then select "Travel Plan."

## Shared Branching

Did you know that you can access your funds from over 4,000 different branch locations? Through Shared Branching you can visit any of our partnered financial institutions and access your account, withdraw or deposit funds, and even make loan payments!

To search for shared branches, visit us at [www.synergyfcu.org/locations-and-hours](http://www.synergyfcu.org/locations-and-hours), or check our mobile app.

Also look for over 50,000 free ATMs



## Rewards Checking

Earn rewards all summer long with our **Rewards Cash Checking Account**. You'll earn 3.56% APY\* on the first \$10,000 in your account, and 0.25% APY\* on any balance over \$10,000. If cash back is more your style, then look no further than our **Rewards Cash Back Checking Account**. You can earn 2.50% cash back on up to \$300 each month, that's \$90 a year!\*

To learn more, visit us at [www.synergyfcu.org](http://www.synergyfcu.org)

\*All applications are subject to eligibility. To earn rewards, the minimum requirements of fifteen debit card purchases of \$5 or more must be met each month. APY = Annual Percentage Yield.





# CLOSED

## August 1 & 2

## System Upgrade

We're happy to announce that we will be going through a system upgrade this summer! This upgrade will bring in new state-of-the-art software and technology for us to better serve you, our members. Changes are coming to Online Banking, Bill Pay, eStatements, and the Mobile App. This update will take place on August 1 – August 2, 2023. On those two days, the Credit Union will be closed. Look for the system upgrade news story on our website for updates. We'll also be emailing updates, so make sure we have your current email on file. You're going to love the new features our upgrade is going to provide!



## Signature Loans

If you're looking for some extra funds for your summer vacation, or want to get a head start on paying for next year's, then take a look at our Signature Loans. Terms range from **12 to 60 months**, with rates as low as **7.80% APR** if applying online.\*

For more information or to apply, visit us at [www.synergyfcu.org/Loans/Signature](http://www.synergyfcu.org/Loans/Signature)

\*All applications are subject to eligibility. Specific loan rate is determined by credit rating and amount financed. Rates effective 7/1/23 and are subject to change without prior notice. Stated loan rate is 7.90% APR if not applying online. No Synergy FCU refinancing available.



# Share Certificates

Share Certificates are a great way to save for the future with money you don't need immediately. Terms range from **3 months to 5 years**, and you'll earn money in the form of dividends.\* Certificate rates change weekly, so check back frequently!

For more information, visit us at [www.synergyfcu.org](http://www.synergyfcu.org)

Current Rates: [www.synergyfcu.org/Rates](http://www.synergyfcu.org/Rates)

\*All applications are subject to eligibility. Minimum balance of \$1,000 required. Early withdrawal penalties apply. Rates are subject to change without prior notice.

## 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 [jllytle@synergyfcu.org](mailto:jllytle@synergyfcu.org)

**Congratulations to the Spring 2023 winners!**

- April - Audrey A.
- May - Gloria B.
- June - Deb K.

## Spring 2023 Errors



- Summer Vacation story: "homee" should be "home"
- Vehicle Loans, Home Equity, and Mortgage stories: "All application" should be "All applications"

## Holiday Closings

- July 4 – Independence Day
- August 1 & 2 – System Upgrade
- September 4 – Labor Day



**SYNERGY**  
FEDERAL CREDIT UNION

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

