



# Valu-Times

WORKING TOGETHER TO BUILD THE FUTURE



# Summer 2025

**SYNERGY**  
FEDERAL CREDIT UNION

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

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# Travel Alert

Heading to the beach or taking a cross-country trip? Be sure to set a Travel Alert to keep your cards protected and avoid interruptions while you're away.

The easiest way to set one up is through the Synergy FCU mobile app. Just log in, tap "Cards," and select "Manage Travel Plans" under the "Manage Card" section.

You can also call us at (210) 750-8333. Press "2" for debit and credit cards, select your card, and follow the prompts to set up your Travel Notification.

# My Credit Score

Summer is the perfect time to check in on your credit, and My Credit Score makes it easy. Available in the Synergy FCU mobile app, this **free tool** lets you monitor your score, view your credit report, and track changes over time.

You'll also get **personalized loan and credit card offers** based on your credit profile—helping you make smart financial decisions all season long.

To access it, just log into the Synergy FCU app and tap "My Credit Score" under "Quick Links" in the "Accounts" tab.



# Credit Cards

A **Synergy FCU Mastercard Platinum or Platinum Rewards Credit Card** is a smart choice for summer travel. Use it to book flights, cover emergencies, or earn rewards on everyday purchases. It's a reliable way to build credit while giving you peace of mind wherever you go.

Learn more or apply online at [www.synergyfcu.org](http://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.





## Rewards Checking

With our Rewards Cash Checking, you can earn 5.12% APY on balances up to \$10,000 and 0.25% APY on anything above that.\* Prefer cash back? Our Rewards Cash Back Checking gives you 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.\*

No matter how you spend this summer, you'll earn more with Synergy FCU.

To learn more, visit us at [www.synergyfcu.org](http://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 07/01/2025.

## Vehicle Loans

Whether you're **buying a boat** for the lake or an **RV for a cross-country trip**, Synergy FCU offers flexible financing for new and used vehicles—including **motorcycles and jet skis**. Already have a loan? We can help you refinance too. Let us help you enjoy the ride this summer.

Apply online or view our current rates at [www.synergyfcu.org](http://www.synergyfcu.org) today!\*

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







# Signature Loan

Looking to take that dream vacation or cover seasonal expenses without the stress? A **Synergy FCU Signature Loan** offers the flexibility and convenience to help you fund what matters most. With **terms from 12 to 60 months** and rates as low as **7.80% APR when you apply online\***, you can borrow confidently and pay it back on a schedule that fits your budget.

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

\*All applications are subject to eligibility. Specific loan rate is determined by credit rating and amount financed. Rates effective 7/1/25 and are subject to change without prior notice. Stated loan rate is 7.90% APR if not applying online. 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](mailto:jlytle@synergyfcu.org)

**Congratulations to the Spring 2025 winners!**

• April - Braeden D.      • May - Steve S.      • June - Laura H.

## Spring 2025 Errors

- Board Nominations: "volunteeer" should be "volunteer"
- Board Nominations: There's an extra period after "volunteeer"
- Board Nominations: "Nomiinate" should be "Nominate"
- Annual Meeting: "attttend" should be "attend"



## Holiday Closings

- July 4 – Independence Day
- September 1 – Labor Day



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