

Valu-Times

WORKING TOGETHER TO BUILD THE FUTURE

Summer

2026

SYNERGY
FEDERAL CREDIT UNION

888-272-8228 • WWW.SYNERGYFCU.ORG

48106-NEWS-0726



Travel Alerts

Planning a beach getaway, weekend road trip, or out-of-state vacation this summer? Before you go, be sure to set a Travel Alert to help 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.

Rewards Checking

Make your money work harder this summer with Rewards Checking from Synergy Federal Credit Union! Earn 5.12% APY on balances up to \$10,000 with Rewards Cash Checking, or earn 2.50% cash back on up to \$300 in monthly debit card purchases with Rewards Cash Back Checking.*

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 07/01/2026.



Vacation Loans

Ready to plan that dream vacation 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.

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

*All applications are subject to eligibility. Specific loan rate is determined by credit rating and amount financed. Rates effective 07/01/2026 and are subject to change without prior notice. Stated loan rate is 7.90% APR if not applying online. No Synergy FCU refinancing available.



Auto Loans

Whether you're upgrading your daily drive, buying your first car, or getting ready for summer road trips, Synergy FCU is here to help you get on the road with confidence. We offer financing for new and used vehicles, along with the option to refinance an existing auto loan from another institution to see if you could save more. Before you head out on your next adventure, let us help make sure your ride — and your financing — are ready for the journey.

Learn more or apply online at www.synergyfcu.org.

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



Mortgages

Summer is a great time to find a place to call home, and Synergy FCU is here to help you through the process. Our First Time Homebuyer Program, in partnership with SWBC Mortgage Corporation, offers tailored home loan solutions to fit your family's needs. From securing financing to connecting you with a trusted realtor, we'll help guide you every step of the way so you can move forward with confidence.

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

*All applications are subject to eligibility.

NMLS #423095



Credit Cards

A Synergy FCU Mastercard Platinum or Platinum Rewards Credit Card is a smart choice for summer spending. Use it to book flights, cover travel expenses, handle unexpected emergencies, or earn rewards on everyday purchases. Whether you're staying close to home or heading out on vacation, it's a convenient and reliable way to build credit while giving you peace of mind wherever summer 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.

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 Spring 2026 winners!

- April - Mark S.
- May - Sandra P.
- June - Roland R.

Spring 2026 Errors

- Vehicle Loans: "alll" should be "all"
- Credit Cards: "flexibility" should be "flexibility"



Holiday Closings

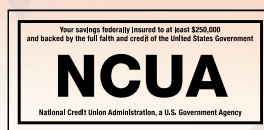
- July 3 – Independence Day
- September 7 – Labor Day



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