

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

Congratulations to the Fall 2022 winners!

October - James B.

November - Simone Y.

December - Jay T.

## Fall 2022 Errors

In the Protect Yourself This Holiday Season article: may should be many

In the Home Equity Loans article: debit should be debt

In the Top 100 article: been should be been

In the mistakes: the wrong months were listed

## Holiday Closures:

Monday, January 2 - New Year's

Monday, February 20 - Presidents' Day

## Synergy FCU

P.O. Box 691730 San Antonio, TX 78269-1730

Phone: (210) 750-8333

Toll Free: (888) 272-8228

Fax: (210) 345-2338

Email: [info@synergyfcu.org](mailto:info@synergyfcu.org)

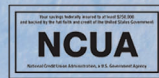
Website: [www.synergyfcu.org](http://www.synergyfcu.org)

# 2023

## Drive into adventure

With the New Year comes new adventures. Add some stress-free reliability with a new car. We can help you to finance the perfect car for your family's needs. Auto loan rates are as low as 3.90% APR\* when applying online. Learn more, apply online, and view rates at [www.synergyfcu.org](http://www.synergyfcu.org) today!

\*All applications subject to eligibility. Specific loan rate will be dependent on your credit, term, amount financed, and collateral. Stated Auto Loan rate is 4.00% APR if not applying online. Rates effective 1/1/2023 and are subject to change without prior notice. No Synergy FCU refinancing available.



# Valu-Times

Working together to build the future



## Winter 2021



# ANNUAL MEETING



Mark your calendars! All are invited to join in on our Annual Meeting. The meeting will be held on **Wednesday, March 29, 2020 at 5:15 p.m.** We will hold the annual meeting **virtually** this year. Look for the link on our website in March. We hope to see you online with us!

## BOARD NOMINATIONS

The Board of Directors plays an active role in policy development and in setting the direction of Synergy FCU for the benefit of all members. There are **two positions up for election** on the Board of Directors. We urge you to nominate a candidate who is the most capable individual. He or she must have the knowledge, experience, and time to devote to Synergy FCU as a volunteer. You can nominate yourself or one of your peers. The deadline for nominations is **March 10, 2023**. Board nominations can be submitted to [info@synergyfcu.org](mailto:info@synergyfcu.org) or mailed into

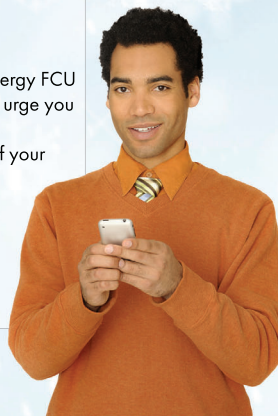
Synergy FCU  
Attn: Nominating Committee  
PO Box 691730  
San Antonio, TX 78269

**DON'T FORGET!**

## ESTATEMENTS

Your statements are available 24/7 right from the convenience of your computer when you sign up for your free e-Statements! With your one-time enrollment to receive e-Statements, you will be notified when your statement is ready to be viewed. Once you receive your notification, you simply log in to online banking to quickly and easily view your statements on our 24 hour, secured site. All at no cost to you! Visit [www.synergyfcu.org](http://www.synergyfcu.org) to see how you can enroll to start receiving e-Statements today!\*

\*Eligibility and restrictions may apply. Data and message rates may apply. Visit [www.synergyfcu.org](http://www.synergyfcu.org) to enroll and see full list of eligibility.



## TIPS FOR THE NEW YEAR

The beginning of a new year is a good time to start fresh. Let this year be the year you achieve your goals, be it relationship, health, or financial goals. If you have financial goals, here are a few tips to get you started.

- Track your spending - you may be surprised how much money you spend without really thinking about it!
- Write down all of your income and expenses so you can set a realistic budget.
- Use Money Management, a free tool inside Online Banking, to track expenses and stick to your budget.
- Look to transfer any credit cards with high APYs\* to cards that have better rates.
- You can open up to 5 special savings accounts under the savings account you already have. Name them whatever you want and then set money aside in each. You can name one Christmas Gifts and start putting a little bit in each month so you have the money in December all ready to go Black Friday shopping!

\*APY = Annual Percentage Yield

## MOBILE DEPOSIT

Take advantage of the convenience and simplicity of depositing your checks, wherever you are. With Mobile Deposit, you can save yourself a trip to your Synergy FCU branch to deposit your checks by simply taking a picture and sending it. \* Access Mobile Deposit through the free Synergy FCU app today! Learn more or enroll online at [www.synergyfcu.org](http://www.synergyfcu.org).

\*Eligibility, message, and data rates may apply. Members must meet qualifications to use Mobile Deposit and be enrolled in online banking. View full list of qualifications at [www.synergyfcu.org](http://www.synergyfcu.org).

## SYNERGY FCU

### Cares

Making a difference by giving back to our communities

Synergy FCU raised, contributed towards, and donated over \$39,848 towards six charities for 2022.

- St. Jude's Children's Hospital
- Wounded Warrior Project
- Children's Hospital of San Antonio Foundation
- American Red Cross for Hurricane Ian
- United Way



We'd like to thank our members for their continued support by purchasing candy bars and popcorn throughout the year at all our branch locations. In addition to the above charities, the credit union participates in various charities throughout the year such as the San Antonio Food Bank drives and Blue Santa. What is Blue Santa? During the holiday season a police officer nominates a family who is struggling and could use some help. Synergy FCU adopts a family through the participation of Valero Energy in Blue Santa. We're able to help bless a struggling family with some of their Christmas wishes.

Tap.  
Snap.  
Deposit.

