

WINTER 2022

# Valu-Times

WORKING TOGETHER TO BUILD THE FUTURE



210-750-8333



888-272-8228



[WWW.SYNERGYFCU.ORG](http://WWW.SYNERGYFCU.ORG)



## UPDATE YOUR INFORMATION

With your New Year and new resolutions, sometimes updating your information might be the last thing on your mind. Whether you are changing your phone number or updating your address, it is important to let your financial institutions know your updated contact information. Synergy FCU provides you with our free banking app and online banking to make it easier for you to update and access your funds from wherever you are. If there is a sign of fraud, we need to get in contact with you as soon as possible. If we do not have your current phone number, email address, or physical address, it may be harder for us to alert you. Be sure that if you are planning on making big changes, that you alert us and allow us to update our records to help you keep your funds secure and safe.

## NEW ADVENTURES AWAIT

With the New Year comes new adventures. Add the stress-free reliability of a new car with our low Auto Loan rates! We can help you to finance the perfect car for your family's needs. Our rates are as low as **1.80%** APR\* for 60 months 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 1.90% APR for 60 months if not applying online. Rates effective 12/01/2021 and are subject to change without prior notice. No Synergy FCU refinancing available.



## DEPOSIT ON THE GO

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 applies. 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).





## CHOOSE TO REWARD YOURSELF

Make the choice to earn rewards on your everyday purchases by enrolling your card in uChoose Rewards! Receive 1 point for every \$2 you spend with your debit card or 1 point for every \$1 you spend on your rewards credit card.\* These points are redeemable for a variety of merchandise, gift cards, and travel! Don't miss out on earning your rewards. Enroll your eligible Synergy FCU cards today. Learn more and enroll online at [www.synergyfcu.org](http://www.synergyfcu.org).

\*Restrictions apply. Eligible cards must be enrolled with Uchoose Rewards prior to points being earned. See full terms and conditions at [www.synergyfcu.org](http://www.synergyfcu.org)

## ENROLL IN E-STATEMENTS TODAY!

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 into your online banking to quickly and easily view your statements on our 24-hour, secured sight. All at no cost for you! Visit [www.synergyfcu.org](http://www.synergyfcu.org) to see how you can enroll to start receiving e-Statements today!\*

\*Restrictions and data rates may apply. Enroll and see full list of eligibility online.

## NEW YEAR, NEW GOALS!

Every New Year is a fresh start, but that doesn't mean that you have to start from scratch to reach your goals. Whether you want to incorporate better habits into your life or want to expand your knowledge, take each situation step by step. Accomplishing a lot of smaller tasks is more achievable than trying to take on a big task all at once, and don't be afraid to ask for help! Reach out to friends and family for assistance with your goals, too. A little bit of friendly reassurance can go a long way.

If you are planning on making a big financial change or even want to become more financially educated, Synergy FCU is always here to help. Speaking to an experienced representative at Synergy FCU might not be your first instinct when it comes to making big life changes, but we offer a variety of products to help you achieve your milestones. We can help you finance your wedding, a home renovation, a new car, and more! Our staff is here to answer any of your questions. Everyone at Synergy FCU wishes you a Happy New Year!



## HOLIDAY BRANCH CLOSURES:

Jan. 3, 2022

**Closed** - New  
Years Holiday

All Branches Except Port  
Arthur Will Be Closed

Feb. 21, 2022

**Closed** -

President's Day  
All Branches Except  
Corpus Christi and Three  
Rivers Will Be Closed



## 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](mailto:cmeriwether@synergyfcu.org).

## Congratulations to the fall 2021 winners!

October - **Yolanda G**

November - **Tom R**

December - **Jimmie M**

## FALL 2021 ERRORS

In the 'Holiday Funds' article:

"...to make the holiday season *eesier*."

Should be:

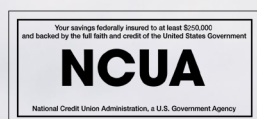
"...to make the holiday season *easier*."

## SYNERGY FCU

**San Antonio - Valero**

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

Phone: (210) 750 - 8333 • Toll Free: (888) 272 - 8228 • Fax: (210) 345 - 2338



Federally insured by NCUA. 0122