

Valu-Times

WORKING TOGETHER TO BUILD THE FUTURE

Winter 2024

SYNERGY
FEDERAL CREDIT UNION

888-272-8228 • WWW.SYNERGYFCU.ORG

48106-NEWS-0124



Rise Payments

Say goodbye to missed payments and late fees with Rise Payments. This platform allows you to schedule recurring loan payments from another financial institution*. Get peace of mind by enrolling online today.

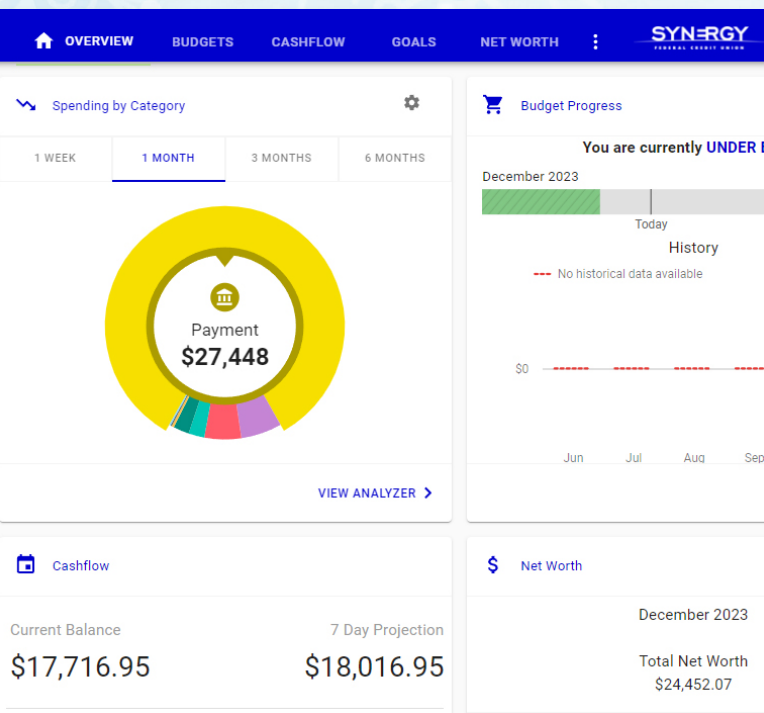
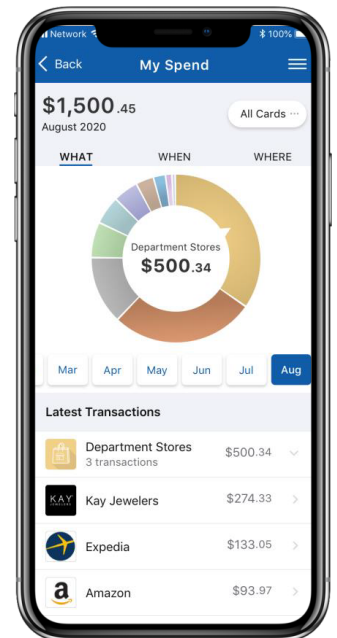
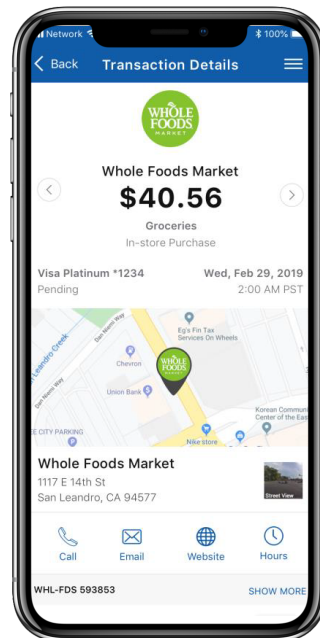
For more information, visit us at www.synergyfcu.org/payments

*Excludes Credit Cards and Mortgages

Card Center

Now active in our mobile app is Card Center. This new feature allows you to manage all your Synergy FCU debit and credit cards in one location. View your transactions grouped by category or vendor and even by location. You can also enable transaction and travel alerts, report your card as lost or stolen, and manually turn the card on or off.

To use Card Center, log in to our mobile app and select "Cards" from the menu bar.



Budget Center

Budget Center is a new feature coming soon to Online Banking and our mobile app. With Budget Center, you can create budgets, manage your cashflow and net worth, and even create custom savings goals. Keep an eye out for updates on this amazing new feature!



We Love Our Members!

We are excited to announce that members will receive a bonus dividend and/or an interest reimbursement. The bonus dividend will be awarded to members who saved using a qualifying account*. The interest reimbursement will be awarded to members who paid on qualifying loans**. The amount each member will receive is dependent upon the amount saved on qualifying accounts and interest paid on qualifying loans. Members can expect to see their bonus dividend by 12/29/23, and their interest reimbursement by 01/01/24.

*Excludes Closed and Dormant Accounts.

**Excludes Credit Cards and Mortgages. Excludes Loans that are delinquent 30 days or more as of 12/31/23.



Joint Accounts

Whether it's a primary or joint account, member can now see all their accounts under one login. For example, if you have a primary account that is just you, plus a joint account that is you and your child, you will see both accounts under your primary account login. If logging into the child's account, they will only see their own account, not your primary, because they are not on it.

If you do **NOT** want this feature, meaning you do not want to see all of your accounts under one login, please call or email the Member Service team so they can unlink the accounts inside online banking.

Call us at **888-272-8228 Ext. 4** or email us at **info@synergyfcu.org**



SYNERGY FCU Cares

Synergy FCU raised, contributed, and donated over **\$37,536** towards charities for 2023, including St. Jude's Children's Hospital, Wounded Warrior Project, Children's Hospital of San Antonio Foundation, and United Way. In addition to those charities, the credit union participates in 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. Through this partnership we were able to grant some holiday wishes for a family in need.

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

Congratulations to the Fall 2023 winners!

- October - Jimmie M.
- November - Mary Jane M.
- December - Charles S.

Fall 2023 Errors



- Loyalty has its Reward story: "monitrrring" should be "monitoring"

Holiday Closings

- January 1 – New Year's Day
- February 19 – President's Day
- March 29 – Good Friday



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