

Valu-Times

WORKING TOGETHER TO BUILD THE FUTURE

Winter 2025



SYNERGY
FEDERAL CREDIT UNION

888-272-8228 • WWW.SYNERGYFCU.ORG

48106-NEWS-0125

Rewards Checking

Experience year-round rewards with our Rewards Cash Checking Account. Earn an impressive **5.12% APY** on the first **\$10,000**, and 0.25% on any balance exceeding \$10,000. Prefer cash back? Our Rewards Cash Back Checking Account has you covered. Earn 2.50% cash back on up to \$300 in purchases each month — that's up to \$90 in cash back annually!*

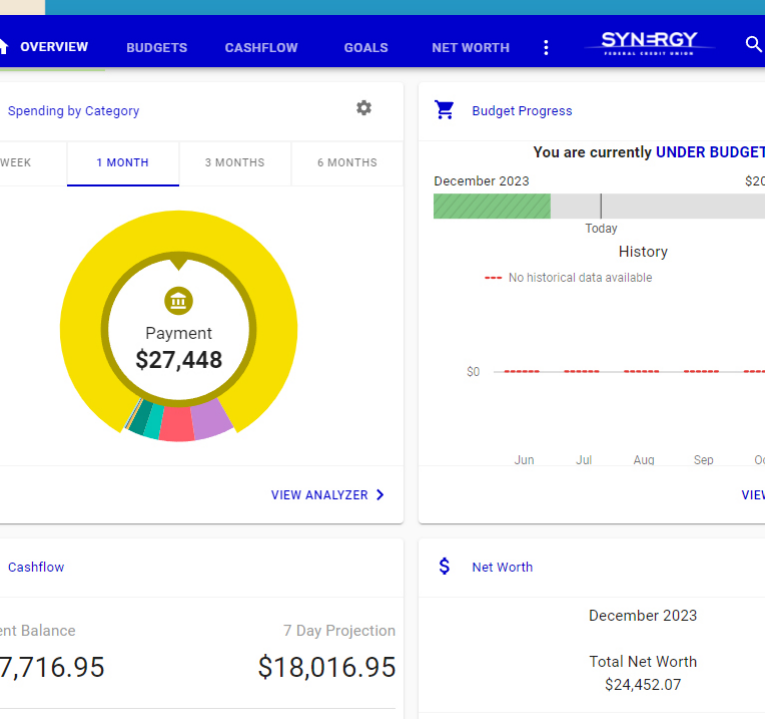
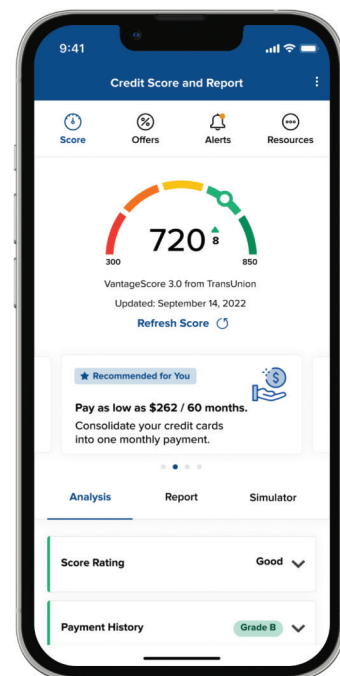
To learn more, visit us at www.synergyfcu.org

*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 01/01/2025.

My Credit Score

My Credit Score is a powerful tool for tracking your credit score and history, but did you know it offers even more? With My Credit Score, you can receive personalized offers tailored to your credit profile. Whether you're considering a loan or wondering if it's time to refinance your car, My Credit Score can help you find the best options.

To get started, simply log into the Synergy FCU mobile app and select "My Credit Score" from the "Quick Links" section under the "Accounts" tab. It's the smart way to take control of your credit and financial future.



Budget Center

Start the year off right by getting your budget together with Budget Center. View all your Synergy FCU accounts alongside your external accounts in one convenient place, making it easier to manage your money. Set and track financial goals, organize your income and expenses with a cashflow calendar, and monitor your net worth—all in one platform.

Budget Center is free to use and available through Online Banking or our Mobile App, giving you the tools to take control of your finances and make this your best year yet.



RoundUp

Introducing Synergy FCU's new **RoundUp** program — a simple and easy way to **grow your savings** with every purchase! With RoundUp, you can **automatically** “round up” the amount of your everyday transactions to the nearest dollar, and have the spare change deposited into your savings account.

Whether you're buying a coffee or making a larger purchase, those small, rounded-up amounts will add up over time, helping you **save effortlessly**. It's the perfect way to **make saving a habit** without even thinking about it.

To enroll in the RoundUp program, contact member services at 888-272-8228 or emails us at info@synergyfcu.org.



3.90% APR*
for 12 months on transferred funds.

Balance Transfer

Did holiday spending leave you with high-interest debt? Take advantage of our balance transfer promotion! Transfer your **high-interest** balances from other financial institutions or department store cards to our **Platinum** or **Platinum Rewards Credit Card**. You'll save on interest and accelerate your debt payoff.*

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

*A promotional fee of 3% will be applied to all transferred funds. The 3.90% APR rate only applies to balance transfer dollars. Promo effective 08/01/2024 – 07/31/2025. After the 12-month term ends, your annual percentage rate will revert to your approved standard variable credit card annual percentage rate. For new credit card applications, all applications are subject to eligibility. The specific interest rate and line of credit are dependent on your creditworthiness at time of application.



SYNERGY FCU *Cares*

Synergy FCU raised, contributed, and donated over **\$39,190** towards charities for 2024, 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 jltyl@synergyfcu.org

Congratulations to the Fall 2024 winners!

- October - Laura K.
- November - Steven M.
- December - Addison R.

Fall 2024 Errors

- Security Update: "outt" should be "out"
- Fraud Prevention: "arre" should be "are"



Holiday Closings

- January 1 – New Year's Day
- February 17 – President's Day



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