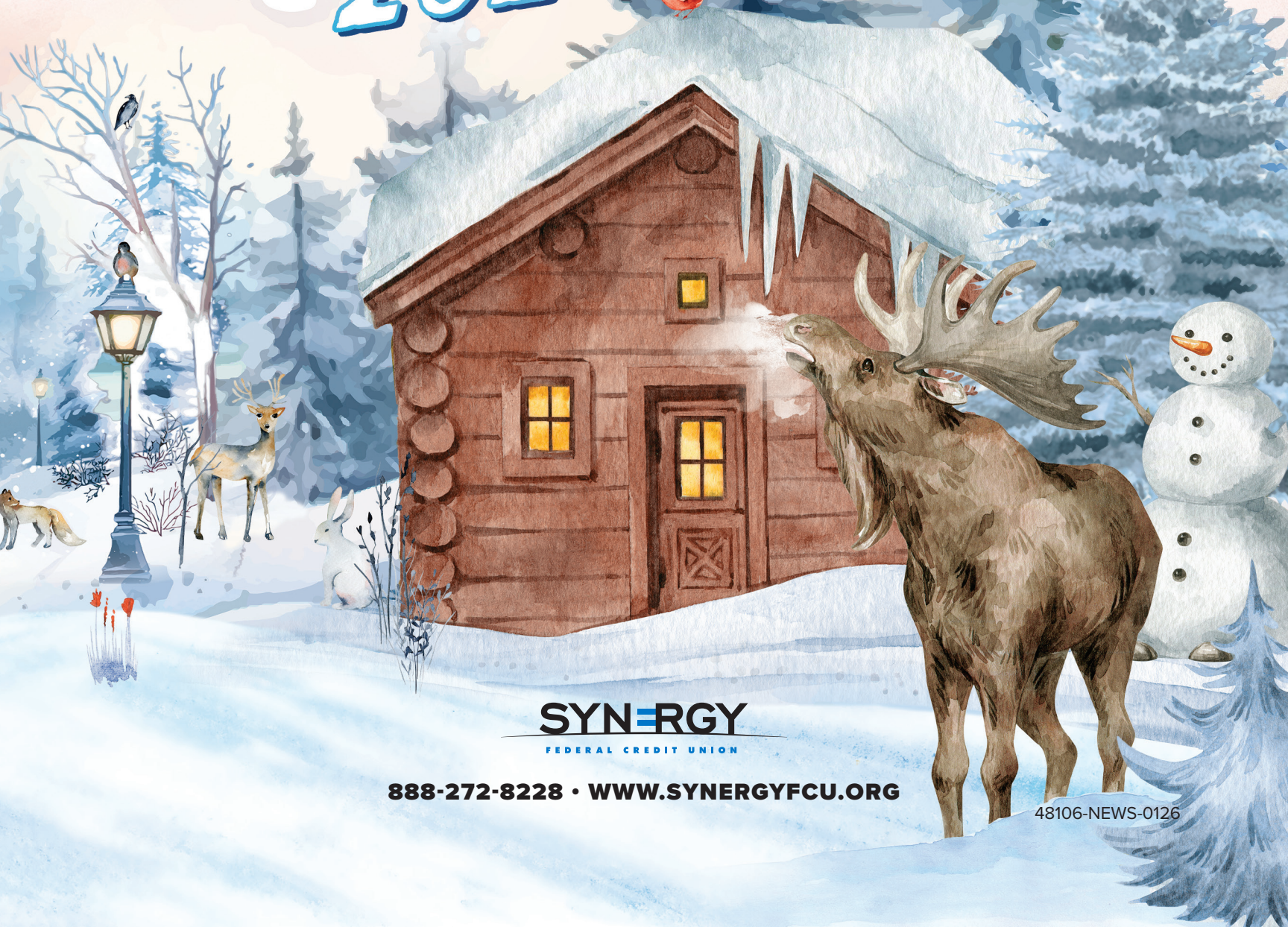


Valu-Times

WORKING TOGETHER TO BUILD THE FUTURE

Winter 2026



SYNERGY
FEDERAL CREDIT UNION

888-272-8228 • WWW.SYNERGYFCU.ORG

48106-NEWS-0126

Thank You, Kathi

Kathi joined Synergy FCU on September 25, 1989, and from the very beginning, she made a lasting impact on our lending department and our credit union as a whole. Over the past three and a half decades, she has played a vital role in our growth,, consistently going above and beyond for both the organization and the members we serve.

Kathi was a true pillar within Synergy—an invaluable source of knowledge, a trusted subject matter expert, and someone who could always be counted on to find solutions and get things done. Her dedication, work ethic, and genuine care for our members have left a mark that will not be forgotten. We will deeply miss her presence, her expertise, and the steady strength she brought to our team.

As Kathi begins her well-earned retirement, we extend our warmest wishes and sincere gratitude for her decades of service and countless contributions to Synergy FCU. She leaves behind a legacy of excellence, integrity, and commitment that will continue to inspire us for many years to come.

Round Up

Synergy FCU's RoundUp program helps you save automatically with every debit card purchase. Transactions are rounded up to the nearest dollar, and the spare change is deposited into your savings account—making it easy to build savings without changing your spending habits.

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



Board Nominations

The Board of Directors play an active role in policy development and setting the direction in which Synergy FCU can grow to better assist our members. Nominees should be capable for the position and must have the knowledge, experience, and time to hold their position on the board as a volunteer. The deadline for nominations is March 5, 2026. Nominate yourself or someone else by submitting your nominations to info@synergyfcu.org or mail them to:

Synergy FCU
ATTN: Nominating Committee
PO Box 691730
San Antonio, TX 78249



Credit Cards

Take advantage of a lower rate for a limited time. From November 1, 2025 through March 31, 2026, all new Synergy FCU credit card purchases qualify for a special 4.90% APR.* Once you make your first purchase during the promotional period, every purchase you make through March 31 will receive the same low rate. Even better, you'll have six months from the date of that first purchase to pay off your balance before your rate returns to your card's regular APR.

It's a smart way to manage larger expenses with less stress. Use your Synergy FCU credit card for purchases like travel, home needs, and everyday spending, and take advantage of this limited-time offer designed to help you save.

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

*Promotional 4.90% Annual Percentage Rate (APR) applies only to purchases made between November 1, 2025 and March 31, 2026 ("Promotional Period"). The promotional APR begins on the date of the first qualifying purchase made during the Promotional Period and will apply to all subsequent purchases posted to the account through March 31, 2026. Cardholders have six (6) months from the date of their first promotional purchase to repay all purchases made during the Promotional Period. Any remaining promotional balance not paid in full by the end of the six-month repayment period will revert to your approved standard variable credit card annual percentage rate, as disclosed in the Cardmember Agreement. Promotional APR does not apply to balance transfers, cash advances, or fees of any kind. 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.

Share Certificate

Grow your savings with a Synergy FCU Share Certificate. Share certificates provide a safe, dependable way to earn more with a fixed term and guaranteed return—ideal for members looking for steady, predictable growth.

View our current rates at www.synergyfcu.org today!*

*All applications are subject to eligibility. Minimum balance of \$1,000 required. APY = Annual Percentage Yield. Early withdrawal penalties apply. Rates are subject to weekly changes without prior notice.





SYNERGY FCU *Cares*

Synergy FCU raised, contributed, and donated over **\$47,715** towards charities for 2025, 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 jltyle@synergyfcu.org

Congratulations to the Fall 2025 winners!

• October - Diana D. • November - Katie R. • December - Addison R.

Fall 2025 Errors

- Holiday Loan: "oult" should be "out"
- Credit Cards: "holiiday" should be "holiday"



Holiday Closings

- January 1 – New Year's Day
- February 16 – President's Day



SYNERGY
FEDERAL CREDIT UNION

P.O. Box 691730 San Antonio, TX 78269-1730
Phone: 210-750-8333 • Toll Free: 888-272-8228
Email: info@synergyfcu.org • Website: www.synergyfcu.org

