Are you looking for a simple, smart way to make your dreams come true? Do you own a home? If you answered “yes” to these questions, then look no further than the credit union for an affordable answer to your dreams - a Home Equity Loan*!

A home equity loan allows you to borrow a percentage of your home’s value, at a fixed rate, to use for various purposes. You get the money in a lump sum and can use it at your leisure.

Use the equity in your home as an affordable way to

* Borrow for debt consolidation
* Make home improvements
* Fund college tuition
* Refinance a vehicle or home
* Have money available for an emergency
* Pay off major expenses

Even better, the interest on these loans may be tax-deductible (a tax advisor should be consulted).

So whether it’s a spring home improvement project or getting that debt off your back, make your dreams come true by putting your home to work for you. Check out our website at www.synergyfcu.org for more details. If you have questions or need help determining if a Home Equity Loan is right for you, contact Synergy FCU’s lending department for advice at info@synergyfcu.org, 888-272-8228 or 210-345-2222.

Outside of Home Equity loans, we also offer other real estate loans, such as Home Mortgage*, Home Improvement*, Land Purchases*, Construction* and Home Equity Lines of Credit (HELOC)*.

*All applications are subject to eligibility. Home Equity loans, Home Improvement loans, Land loans, Construction loans, and HELOC are only available in Texas.

MOBILE DEPOSIT IS HERE*

Mobile Deposit is here and will allow you to make deposits right from your cell phone conveniently, securely and directly into your account. Just Tap and Snap, and before you know it, your deposit will be complete. Get the free Synergy FCU App today, available for iPhones, Android phones & tablets.

*For qualified users
It’s no secret that today’s young people need some financial guidance for their own well-being, especially with the state of the economy. Therefore, today’s parents need to provide some great financial advice and habits from an early age. Help them by not catering to every desire, but instead, set boundaries and teach them how to live without certain luxuries.

To raise a responsible saver, teach them to:

* Become independent. Youth can learn to stash away cash from allowance, gifts, or werk, and use it toward their own expenses. This will instill the concept of earning money and a sense of accomplishment, knowing they did it on their own.

* Prioritize. They should start to understand that some things are more important than others. They will learn to stop and think before parting with their hard-earned money.

* Eliminate expenses. By knowing how much they have and what they really need, the unnecessary extras can be avoided.

Synergy FCU is participating in Change a Child’s Life, a coin drive where all proceeds will benefit local Texas Children’s Miracle Network Hospitals. Have change in your pockets or at the bottom of your purse? Stop by a branch, and donate it for the kids. Cashing a check and getting coins back? Drop them in the change box and help children. Tired of all those pennies rolling around in your car? Bring them in and donate them to a great cause.

The deadline to donate your change is May 31. Every single penny helps!

• One child’s cancer treatment costs $75,000 on average
• A single set of exercise mats, medicine balls, bolsters and other rehabilitative equipment, which help children re-learn movements after a serious trauma or illness, costs $500
• One electroanalgesic transcutaneous nerve stimulator, which can help mediate pain in children suffering from chronic conditions or post-surgical rehabilitation, costs $700

Stop by a Synergy FCU Branch today. Together, we can change a child’s life.
Keep Us Updated

Some individuals will do anything to capture personal information of others. If we see your credit or debit card has been compromised due to a security breach, like those that happened in the last 6 months with large retail companies, we will need to be able to contact you. If you have a new phone number, new email, or a new home address, please update all of your information by contacting us at info@synergyfcu.org, 888-272-8228 or 210-345-2222.

5 Tips On How To Keep A Good Credit Rating

Your credit history is something that stays with you for a long time and can impact everything from buying a home to getting a job. Your credit rating can be a fragile and perishable thing. Here are five tips to help you keep or improve your rating:

1. **Always pay your bills on time.** If for some reason you can’t, call the lender and work out an arrangement to make payments.

2. **Don’t max out your credit cards.** A good rule is to keep your credit card balances below 30 percent of the card limit. Try your best to use your credit cards for emergencies only.

3. **Avoid applying for new cards to pay off existing cards.** Not a good idea!

4. **Don’t cancel existing cards.** Believe it or not, cancelling cards can hurt your score. Once your cards have been paid off, stash them away to avoid any temptation of using them.

5. **Look at your credit report every year.** If there are inaccuracies, dispute them.

Paper piling up? Enroll in eStatements

Don’t continue to wait any longer for your bank statements to come in the mail. Go paperless today with eStatements. It’s safer for security, it’s convenient, and online enrollment is free!

- *24 hr secured site available anytime, anywhere*
- *Your statements will be saved for a year. You can view them online, save them to your hard drive, or print them out for your personal files*
- *eStatements will be available faster than paper statements, and you will receive an email to notify you when it’s ready*

Auto Loans

- **New•Used•Refinance**
  - Rates as low as
    - 1.75% APR* up to 60 months
    - 1.90% APR* up to 72 months

*All applications subject to eligibility. Specific interest rate dependent on your credit rating and loan term. No Synergy FCU refinancing available. Rates effective 4/8/13. Rates subject to change without notice. Federally insured by NCUA.

Credit Score

- Excellent
- Good
- Fair
- Poor
- Very Poor

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Don’t continue to wait any longer for your bank statements to come in the mail. Go paperless today with eStatements. It’s safer for security, it’s convenient, and online enrollment is free!
Bill Payment & Presentment

Bill Payment and Presentment allows you the ability to pay all of your bills from one simple-to-use site, but also provides you with the convenience of receiving, viewing and managing your bills at the same online location. To make this experience even better, you have 24/7 access to your bill pay information. With Bill Payment and Presentment, you’ll be able to:

* Arrange email alerts for bill arrivals, due dates, and upcoming payments
* Schedule automatic recurring payment rules for each payee
* Run payment reports and create custom reports
* Use the Synergy FCU Mobile App to pay bills

It’s a great time to take advantage of all the benefits listed above and feel more in control of your finances. It’s very simple. Just list who you want to pay, when you want to pay them, and how much. We’ll make sure your bills get paid through secure transactions on the dates you specify!

If you have a Share Draft (Checking) Account, Direct Deposit, and pay at least one bill per month, your Bill Payment will be free. The monthly fee for the Bill Payment service is $4.95 per month if you do not have direct deposit going to your Synergy FCU checking account and if no bills are paid in a month period. This fee will be automatically deducted from your checking account on or about the first business day of the following month.

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**FIND THE ERROR GAME**

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. You can email your entry to cmeriwether@synergyfcu.org or fill out an entry form in the credit union lobby.

Reading is fun -- and now it comes with prizes!

**Congratulations to the Winter 2014 Winners**

- **January** - Charlie M.
- **February** - Barbara T.
- **March** - Carolyn S.

**Winter 2014 Errors**

- 5 steps on filing taxes — #4 the 2nd ‘will’ should be ‘with’
- Free ATMs Section — ‘mambers’ should be ‘members’

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**Holiday Closures**

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good Friday</td>
<td>April 18</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>May 26</td>
</tr>
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**Don’t Forget**

‘Update your email address with Synergy FCU by emailing us at info@synergyfcu.org. We will keep you posted on any credit union news and the latest promotions that can benefit you.'