

ProfitShares

As a member-owner, when we profit so do you! Through our ProfitShares program, we've been sharing profits with our members since 1983. The more business you do with us on qualifying products, the bigger your share. ProfitShares is Synergy's profit sharing program, a benefit that distinguishes Synergy Credit Union from other financial institutions.



Expert Advisors

Our dedicated team of financial experts can help you grow and protect your money with a customized and collaborative approach. We have the expertise, experience and tools to assist in reaching your financial goals. Whether you are evaluating your investment strategy or looking for a complete review of your portfolio, our team is ready to help.



Community

We live here, we work here, we play here. Community is a big deal to us. We are proud to support local events, projects and programs that contribute to the social, economic and cultural vitalities of our communities.

We provide funding to community organizations that directly benefit our local region and staff actively volunteer their time. By investing in people and communities, we make a measurable impact on the quality of life in our communities while demonstrating commitment to being a strong corporate citizen and commitment to the co-operative principle of concern for community.



synergycu.ca | 1.866.825.3301



To contact your representative directly,
call 1-844-825-1350 and enter their extension or name.

Personal Account Packs

We think that keeping things simple and high value is pretty important to our members.

Check out our account pack options:

PowerPack

If you do a lot of transactions each month and like the perks of extra benefits, then the PowerPack could be a great fit.

SmartPack

It's called smart for a reason. Pricing moves automatically from month to month, depending on your balance and activity. Best Part? You don't need to update or change anything, and you get the best value. It's neat like that.

LitePack

If you have very few transactions a month, this may be a great option for you.

US Exchange Pack

Do you spend money south of the border? Or have a USD credit card? Yes? Then you'll probably like this.

Savings

Tuck money away for important things like emergencies and goals. You can even set up automatic deposits, so you can get closer to your dreams one deposit at a time.



Do you like free? So do we.

With the **SmartPack** option, when you hold a minimum monthly balance your fee is waived!

With the **PowerPack** you get a ton of unlimited transactions and freebies including a relationship rebate when you have products and services in two of three categories (credit card, loan and investments/savings).

Let's do the math:

Annual Cost of the PowerPack = \$335.40 (\$27.95 x 12)

Annual potential savings = **\$501.00**

\$96.00	Monthly relationship rebate (12 x \$8)
up to \$120.00	Annual Credit Card fee rebate
\$5.00	Annual Safety Deposit box discount
\$40.00	Annual cheque order (Approximate)
up to \$240.00	Monthly Interac/Cirrus rebate (12 x \$20)

\$501.00 Plus a Preferential US Exchange Rate!



	PowerPack	SmartPack			LitePack	Savings Accounts		US Exchange Pack
		Level 1	Level 2	Level 3		SaveDailyPack	iSave	
Free Unlimited INTERAC e-Transfer[†]	●	●	●	●				
Insurance Benefits Package	●	●	●	●				
Free Cheque Order (1 per year)	●							
Credit Union 'ding free' ATM Usage Access over 1,900 ACCULINK [®] ATMs across Canada free of extra charges.	●	●	●	●	●	●		
Preferential US Exchange Rate	●							
Safety Deposit Box Annual Discount \$5	●							
Credit Card Annual Fee Discount Up to \$120 off a Synergy CU Collabria Credit Card	●							
Youth - No Monthly Price (under 19 years of age) Free Paper Statements		●	●	●				
Senior Rebate* (50% Discount) (Age 60 plus) Free Paper Statements	●	●	●	●				
Free Account Pack with Minimum Monthly balance of		\$1,500	\$2,500	\$3,500				
Monthly Account Price / Transactions Included	\$27.95 Unlimited Transactions (\$19.95 after relationship rebate*)	\$3.95 12 Transactions Additional transactions are \$1.00 each (19 transactions will bump you to Level 2)	\$10.95 30 Transactions Additional transactions are \$1.00 each (36 transactions will bump you to Level 3)	\$16.95 Unlimited Transactions	\$3.95 8 Transactions Additional transactions are \$1.00 each \$1.50 per INTERAC e-transfer to send. Free to receive	\$2.00 \$0 Monthly Price with a CDN account Pack or \$1,000 minimum monthly balance 1 Transaction included/ \$500 min. monthly balance. Additional transactions are \$1.00 each	\$0.00 Earn Higher tiered interest based on your balance 1 Free Transaction per month Additional transactions are \$5.00 each	\$0.00 1 Free transaction/ \$500 min. monthly balance. Additional transactions are \$1.00 each
INTERAC[®] or Cirrus[®] ATM Withdrawals (Canadian or International)	5 withdrawals rebated* total (Can be a combination of two types)	\$2.50 Canadian \$4.00 International			\$2.50 Canadian \$4.00 International	\$2.50 Canadian \$4.00 International		
Paper Statement Price Free for Seniors age 60 and over Free for Youth under 19 years of age	Free	\$2.50	\$2.50	\$2.50	Free	\$2.50	\$2.50	\$2.50
How does this account help you?	If you want significant savings each month, the PowerPack is perfect for you.	Your SmartPack is convenient since it will automatically adjust between three levels each month based on your balance and account activity. That means you will always get the best deal every single month, saving you money.			The LitePack is ideal for anyone who requires minimal transactions and a paper statement each month.	It's flexible: You can access your SaveDailyPack through your Member Card debit card, online, mobile, ATMs and more.	The iSave can be used under an RRSP*, a TFSA*, AgrilInvest and other non-registered investments. (Registered Retirement Savings Plan & Tax Free Savings Account)	Earn competitive interest, access U.S. funds in branch or with U.S. cheques and Western Union bank drafts.

*Rebated at the end of the month. | Trade mark of INTERAC Inc. Used under license. | CIRRUS is a registered trademark owned by Cirrus Systems Inc. and is used under license.

PowerPack Relationship Rebate

Save almost 30% off your monthly fee (\$96 per year) when the first person listed on your PowerPack holds products in two (2) of the three categories:

Category 1: Credit Card

Any personal Synergy Credit Union Collabria Credit Card

Category 2: Loans

- Personal Mortgage, OR
- Personal Term Loan, OR
- Personal Quick Loan

Category 3: Investments or Savings**

- Registered (RRSP, TFSA, RRIF, etc.) iSave or non-registered iSave
- Registered (RRSP, TFSA, RRIF, etc.) or non-registered investments with Synergy Credit Union (term deposits, Wealth Accumulator, etc.)
- Investments with our partner, Credential Asset Management Inc and Credential Securities¹

**Minimum of \$10,000 combined total within category 3.

Insurance Benefits Package
(for PowerPack and SmartPack Accounts)

BUYER PROTECTION
Offers protection on purchases of most retail items for a full 120 days after the purchase. The item is protected if it's stolen, dropped, broken or otherwise damaged.

EXTENDED WARRANTY
Doubles the warranty period of a purchased item up to two years, as long as the manufacturer's warranty is valid in Canada for five years or less.

PRICE GUARANTEE
On purchases made by the account holder, if they find a lower written advertised price within 60 days from the date of purchase they will be reimbursed for the difference between the price paid and the lower advertised price.

Transaction Types (Does not include deposits which are unlimited and free)

Transactions included within account pack	<p>Performed by you, the member:</p> <ul style="list-style-type: none"> • INTERAC or other Direct Payment purchase (point-of-sale machine). • Online or mobile banking bill payments or transfers. • Pre-authorized automatic debit to another institution. • ACCULINK ATM use - bill payment, loan payment, transfer or withdrawal. • Cheques written. 	<p>Performed by credit union staff, including in-branch Member Service Representatives and Member Contact Centre (call centre) representatives:</p> <ul style="list-style-type: none"> • Bill Payments • Transfers • Withdrawals 	Internal System (Free and Unlimited)	<p>Are set up in advance, are internal and are unlimited and free:</p> <ul style="list-style-type: none"> • Automatic transfer to another credit union account (investment, loan, savings, or chequing) • Online or mobile banking scheduled transfer or payments (includes loan payments)
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¹Mutual funds are offered through Credential Asset Management Inc. Mutual funds and other securities are offered through Credential Qtrade Securities Inc. Credential Securities is a registered mark owned by Aviso Wealth Inc.