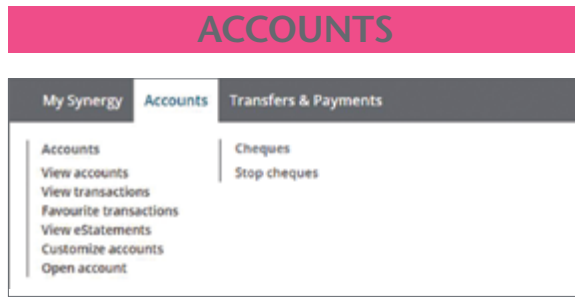




SHOW US WHERE YOU FEEL AT HOME.

Share your #SynergySnapshots at synergycu.ca and help us decorate our digital branch.

synergycu.ca



ONLINE BANKING

You choose how you want to view and manage your banking experience, from daily transactions to opening a new account. It's simple and secure.

VIEW

- See all of your Synergy account details in one spot
- View your account transactions
- Review eStatements (including an archive of several years)

CUSTOMIZE

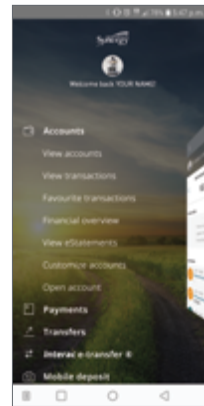
- Create shortcuts for favourite transactions
- Name your accounts
- Designate a primary account selected for transactions
- Hide accounts from view
- Change the order of account selection lists

OPEN A NEW ACCOUNT

- Daily spending/chequing accounts
- Savings accounts
- Investment accounts

CONTROL

- Put stop payments on cheques you have issued (online banking only)



MOBILE APP



ONLINE BANKING

We've made it even easier to pay bills, transfer funds between accounts and send money to others.

TRANSFER

- Transfer funds between accounts or to another Synergy member
- Transfer funds in real-time, schedule for a later date or set to recurring
- Send an INTERAC e-Transfer

PAY

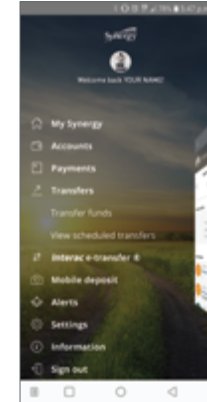
- Pay bills instantly
- Schedule future payments
- Set up recurring payments
- Pay business taxes, GST/HST, Corporation Tax as well as payroll and source deduction (online banking only)

VIEW

- Scheduled payments and transfers
- Recurring payments and transfers

MANAGE

- Delete scheduled payments (same-day payments cannot be deleted)
- Add, edit or delete INTERAC e-Transfer† recipients
- Add, edit or delete bill payees



MOBILE APP



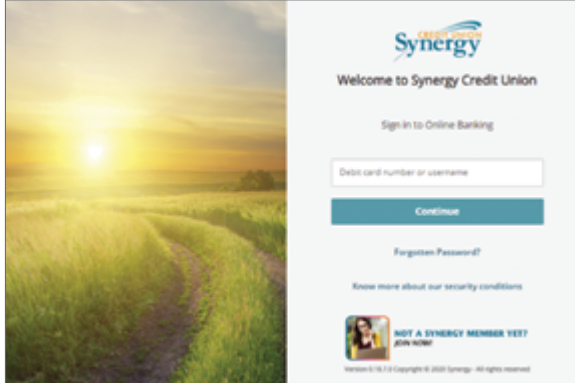
DIGITAL BANKING WITH SYNERGY

Welcome to a fresh digital experience that makes banking with Synergy even easier. With customizable features and streamlined navigation, this is a whole new level. Discover its potential.

† Trade-mark of Interac Inc. Used under license.

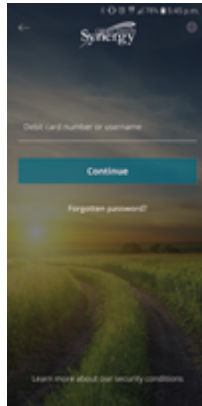


SIGN IN



ONLINE BANKING

Your digital experience begins by logging into your Synergy online or mobile banking. From there, just follow the prompts to access and customize your digital banking experience.



MOBILE APP

WELCOME

ONLINE BANKING

Once you have logged in through your online banking, you will be greeted by name. You will also see:

- a customizable profile photo option
- a quick view balance of your favourite account

- shortcuts to pay bills and send transfers
- an envelope icon that takes you to your secure message centre
- your financial overview, favourite transactions and recent activity

Helpful links are in place to support you as you explore and personalize your digital banking experience.

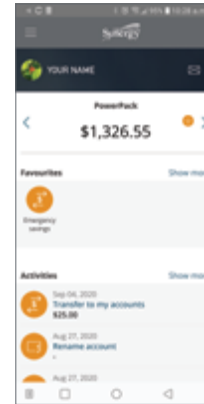


ONLINE BANKING

MOBILE APP

Once you've logged into your mobile app, you will be greeted by name. You will also see:

- a customizable profile photo option
- an envelope icon that takes you to your secure message centre
- account balances, favourite transactions, messages and most recent activity in one place



MOBILE APP

The easy-to-navigate menu on this welcome screen makes it simple to manage your money, explore and personalize your digital banking experience from your mobile device.

CHOICE AND CONTROL

Your Synergy digital banking experience has been designed to offer you choice, control and simplicity.

Whether navigating from a computer or a mobile phone, it's easy and intuitive to use.

MENU

Financial Overview - View a real-time snapshot of your assets and liabilities. To access this in the mobile app, select Accounts.

Messages (online view) - Select the envelope icon to securely send, receive and archive messages to and from Synergy.



ONLINE BANKING

ALERTS

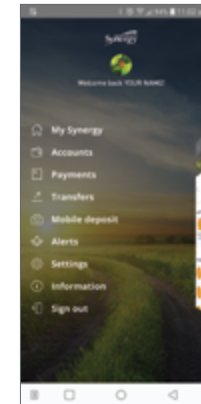
Account Alerts - Be notified of withdrawals, balance alerts, insufficient funds or failed transactions on your account(s).

Security Alerts - Get alerts for password changes, attempt locks, successful logins and biometric access completions.

SETTINGS

Password - Change your password frequently for your security.

Contact Details - Update your address, phone and email.



MOBILE APP

Profile or Background Picture - Upload an image of your choice.

Statement Preferences - Toggle to choose a paper or electronic statement.

Devices (online only) - View, lock or unlock devices used to access your digital banking.

Sign-In History (online only) - See channels and dates used to login to your digital banking.

Widget (mobile app only) - Create up to 4 shortcuts to favourite transactions and get a quick view of up to 3 spending (chequing) account balances.

Biometric Authentication (mobile app only) - Activate a fingerprint and/or facial recognition to login to your mobile app.

HELP CENTRE



We've got you covered when it comes to understanding how to make the most of your new digital banking experience with Synergy. Whether you need a

hand navigating setup or don't quite understand how to use all of its amazing new features, just visit our Help Centre on the Synergy website.

Our video demos are helpful and easy to follow, but if you would rather chat directly with a local expert, we offer many simple options to connect on the contact page of our website.