

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.

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 in savings Plus a Preferential US Exchange Rate!



PERSONAL ACCOUNT PACKS

	POWERPACK	SMARTPACK			LITEPACK
		LEVEL 1 ←	→ LEVEL 2 ←	→ LEVEL 3	
YOUTH (Under 19 years of age)	Regular costs apply	Members are eligible for 1 free account			Regular costs apply
POST-SECONDARY STUDENTS (No age restriction) Proof of full-time enrollment must be provided annually					
SENIOR (Age 60+)	50% Discount				
PLAN DETAILS:					
MONTHLY COST	\$27.95 <i>(\$19.95 after relationship rebate*)</i>	\$3.95	\$10.95	\$16.95	\$3.95
MONTHLY COST WAIVED with minimum monthly balance	n/a	\$1,500.00	\$2,500.00	\$3,500.00	n/a
TRANSACTION COST:					
TRANSACTIONS INCLUDED IN PACKAGE	Unlimited Transactions	12 Transactions	30 Transactions	Unlimited Transactions	8 Transactions
ADDITIONAL TRANSACTIONS		\$1.25 each <i>18 Transactions will bump you to Level 2</i>	\$1.25 each <i>35 Transactions will bump you to Level 3</i>		\$1.25 each
SERVICE COST (Additional transaction cost may apply):					
INSURANCE BENEFIT PACKAGE	✓	✓	✓	✓	n/a
UNLIMITED INTERAC® e-Transfer	✓	✓	✓	✓	\$1.50 per INTERAC e-Transfer to send and free to receive
CREDIT UNION 'Ding Free'® ACCULINK ATM USAGE <small>(Access over 1,900 ACCULINK ATMs across Canada free of extra charges)</small>	✓	✓	✓	✓	✓
INTERAC ATM WITHDRAWALS (Canadian)	5 Withdrawals rebated*	\$2.50	\$2.50	\$2.50	\$2.50
CIRRUS® ATM WITHDRAWALS (International)	<i>(Can be a combination of two types)</i>	\$4.00	\$4.00	\$4.00	\$4.00
PREFERENTIAL U.S. EXCHANGE RATE	✓	At Cost	At Cost	At Cost	At Cost
STATEMENT:					
PAPER STATEMENT <small>(Free for Seniors Age 60+ & Youth under 19 years of age)</small>	✓	\$2.50	\$2.50	\$2.50	✓
ANNUAL DISCOUNT:					
\$5 SAFETY DEPOSIT BOX ANNUAL DISCOUNT	✓	Not applicable for discount; cost varies based on: • Size of Safety Deposit Box • Credit Card Type • Cheque Style & Quantity			
CREDIT CARD ANNUAL FEE DISCOUNT <small>(Up to \$120 off a Synergy CU Collabria Mastercard®)</small>	✓				
1 FREE CHEQUE ORDER ANNUALLY (Bundles of 50 or 100)	✓				
HOW THIS ACCOUNT CAN HELP YOU	If you want significant savings each month, the <i>PowerPack</i> is perfect for you.	Your <i>SmartPack</i> 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 <i>LitePack</i> is ideal for anyone who requires minimal transactions and a paper statement each month.		

*Rebated at the end of the month. | ®Trademark of INTERAC Inc. Used under license. | ®CIRRUS is a registered trademark owned by Cirrus Systems Inc. and is used under license. | ®ACCULINK is a registered Trademark owned by Credit Union Central of Canada, used under license. | ®DING FREE & Design are registered trade-marks of Central 1 Credit Union, used under license. | ®MEMBER CARD is a registered certification marks owned by Credit Union Central of Canada, used under license.

SAVINGS ACCOUNTS	SAVE DAILY PACK	iSAVE	U.S. EXCHANGE PACK
PLAN DETAILS:			
MONTHLY COST	\$2.00 <small>(Free with a CAD Synergy chequing account OR \$1,000 min. monthly balance)</small>	\$0.00	\$0.00
TRANSACTION COST:			
TRANSACTIONS INCLUDE	1 Transaction included/ per \$500.00 min. monthly balance	1 Free withdrawal per month	1 Transaction included/ per \$500.00 min. monthly balance
ADDITIONAL TRANSACTIONS	\$1.25 each	\$5.00 each	\$1.25 each
SERVICE COST (Additional transaction cost may apply):			
UNLIMITED INTERAC e-Transfer	\$1.50 to send	n/a	n/a
CREDIT UNION 'Ding Free' ACCULINK ATM USAGE	✓	n/a	n/a
INTERAC ATM WITHDRAWALS (Canadian)	\$2.50	n/a	n/a
CIRRUS ATM WITHDRAWALS (International)	\$4.00	n/a	n/a
STATEMENT:			
PAPER STATEMENT <small>(Free for Seniors Age 60+ & Youth under 19 years of age)</small>	\$2.50	\$2.50	\$2.50
HOW THIS ACCOUNT CAN HELP YOU	It's flexible: You can access your <i>SaveDailyPack</i> through your Member Card® debit card, online, mobile, ATMs and more.	Earn higher tiered interest based on balance. The iSave can be used under a Registered Retirement Savings Plan (RRSP), a Tax Free Savings Account (TFSA) or an AgrilInvest account.	Earn competitive interest, access U.S. funds in branch or with U.S. cheques and Western Union bank drafts.

POWERPACK RELATIONSHIP REBATE

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

CATEGORY 1: CREDIT CARD

- Any personal Synergy Credit Union Collabria Mastercard®

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.

¹Mutual funds are offered through Credential Asset Management Inc. Mutual funds and other securities are offered through Credential Securities, a division of Credential Qtrade license from Mastercard International Incorporated. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. ²The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a license from Mastercard International Incorporated.

TYPES OF TRANSACTIONS (Does not include deposits, which are unlimited and free)			
✓ Transactions included within account pack		✓ Internal System	
Performed by you, the member:	Performed by credit union staff:	Are set up in advance, are internal and are unlimited and free:	
<ul style="list-style-type: none"> INTERAC or other Direct Payment purchase (point-of-sale purchases). 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. 	<ul style="list-style-type: none"> Bill payments Transfers Withdrawals 	<ul style="list-style-type: none"> Automatic transfer to another Synergy CU account (investment, loan, savings, or chequing) 	<ul style="list-style-type: none"> Online or mobile banking scheduled transfer or payments (includes loan payments)