

78th Annual Meeting

The Synergy Partners Credit Union 78th Annual Meeting will be held on Tuesday, February 5, 2013, 5:00pm, at Steve's Lounge, 13200 S. Baltimore Ave., Chicago, IL. If you plan to attend, please call (773)646-3000 in advance because the number of tickets available is limited. Ticket prices are \$10.00 per person.

Happy New Year!!!

The Synergy Partners Credit Union Board of Directors, President, Vice President and staff hope all members and their families had a happy and safe Christmas and New Year holiday.

Tax Filing Service

The ever changing tax laws make it difficult, almost impossible, to file your own return. Take advantage of a \$15.00 discount and let Premier Accounting & Tax Service handle your tax preparation. Free electronic filing is included. Present this newsletter or your credit union ID to receive the discount. Contact Frank Rossignuolo at (219)864-8840.

Tax Refunds

Have you considered having your tax refund direct deposited into your share or share draft account? All you need to do is indicate your account number and credit union routing number on your tax form. It's safe, easy, and quicker than the mail. On average, refunds are usually received three weeks earlier than usual.

2013 Calendars

2013 wall and pocket calendars are still available.

Online Access

Remember, you can access your account 24/7 from your computer. To sign up for online access, please visit www.shareteccu.com/synergypartners. Once you are on the Welcome/Sign In page, go to the new member's area and click on Click HERE to enroll now. It's as easy as that. You will then have 24/7 access to view your account balances, account history, and do transfers between your accounts.

We encourage all members who sign up for online access to enroll in E-statements. Your statement will be sent directly to your online account for you to view and/or print. You will receive an email notification when your statement is ready. E-statements help reduce the use of paper, envelopes and postage. The reduced costs for the credit union can help us enhance existing services and will allow us to add new services.

Member Account Number

To better serve you when calling, please give us your name and your seven digit member number. Your member number is located at the top right corner of your statement and is also indicated on your credit union ID card.

Membership for Life

If you change jobs or retire, you DO NOT have to quit the credit union. Once you're a member you're always a member.

Holidays

January 21st – Martin Luther King Day

February 18th – Presidents Day

March 29th – Good Friday

Service Fee Schedule

Effective January 1, 2013

<u>Account Activity Printout</u>	<u>N/C</u>
<u>Account Closing (within 90 days)</u>	<u>\$25.00</u>
<u>Account Research</u>	<u>N/C</u>
<u>ATM Card (Lost/Stolen)</u>	<u>\$6.00</u>
<u>ATM PIN Reminder</u>	<u>\$6.00</u>
<u>ATM Withdrawals</u>	<u>\$1.00</u>
<u>ATM Denials</u>	<u>\$0.50</u>
<u>Checking Acct Request Denial</u>	<u>\$5.00</u>
<u>Copy of Cancelled Check (Mail)</u>	<u>\$2.00</u>
<u>Copy of Cancelled Check (Fax)</u>	<u>\$3.00</u>
<u>Dormant Accounts (per qtr.)</u>	<u>\$10.00</u>
<u>Early W/D from Xmas Club</u>	<u>\$20.00</u>
<u>Loan Payoff Statement</u>	<u>N/C</u>
<u>Minimum Balance Fee Mo. (<\$50)</u>	<u>\$5.00</u>
<u>NSF Checks</u>	<u>\$28.00</u>
<u>Replacement "Synergy" ID</u>	<u>\$2.00</u>
<u>Return Mail Fee</u>	<u>\$2.00</u>
<u>Reopen account fee</u>	<u>\$20.00</u>
<u>Special Statements/Cutoffs</u>	<u>N/C</u>
<u>Stop Payments (Checking/ACH)</u>	<u>\$25.00</u>
<u>Stop Payments (CU Checks)</u>	<u>\$25.00</u>

Check Requests by Mail

Please be aware that when you request a check by mail it may take several days to receive it. Call one day, receive the next is now far and few between with the recent problems with postal delivery. A check must be in the mail 14 days before we can place a stop on it. Please do not ask us how long it will take to get your check, we don't know. Only the post office can answer that question.

Important Closing Times

Please make note of the following closing times:

	<u>Closing Time</u>
Daily	3:40 pm
Month End	2:00 pm
Quarter End	2:00 pm

Service 24/7

Advanced Response Technology (ART) is a computer system which will automatically answer the telephone and respond to service requests or account inquiries 24 hours a day, seven days a week. ART easily handles such common tasks as: account transfers, account balance inquiries, share draft inquiries, account histories, and many other services. To obtain access to ART, please contact the credit union to obtain your PIN number. ART may then be accessed by dialing (773)646-6197 and entering your PIN number. Please contact us with any questions you may have.

Office Information

SYNERGY PARTNERS CREDIT UNION
11615 S. Avenue "O", Chicago, IL 60617
(773)646-3000 Fax (773)646-5682
Audio Response (ART): (773)646-6197

Online: www.shareteccu.com/synergypartners

www.synergypartnerscu.org

Email: synergypartnerscu@sbcglobal.net

Office Hours: Monday-Friday 7am to 3:55pm

Andrew Malevitis – Chairman

Linda Jakubowski – Vice Chairman

Brian E. Blaszak – President

Jennifer L. Phillips – Vice President

Julio Roman Jr. – Account Rep.

Newsletter – Brian E. Blaszak