



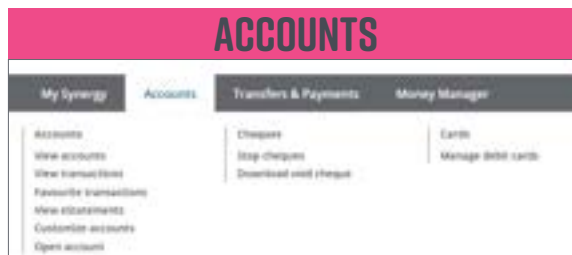
GET THE FULL PICTURE WITH MONEY MANAGER

View all of your accounts in one place - even if they aren't with Synergy CU.

Visit synergycu.ca to learn more.



synergycu.ca | 1-866-825-3301



ONLINE BANKING

We offer a range of customizable options for you to tailor and optimize your banking experience, ensuring convenience and security throughout.

ACCOUNT MANAGEMENT

Effortlessly manage your Synergy account from a centralized location. Access account transactions and securely archived eStatements with ease.

CUSTOMIZATION

Personalize your banking preferences with our customization tools. Create shortcuts, rename accounts, designate a primary account, hide accounts, and modify selection lists to suit your needs.

NEW ACCOUNT OPENING

We offer various types of accounts to cater to your specific financial needs. Whether it's daily spending (chequing) accounts, savings accounts, or investment accounts, you can conveniently open a new account that aligns with your goals.

DOWNLOAD VOID CHEQUE

Get banking information for payroll, direct deposit, or pre-authorized payments quickly through our download void cheque feature.



MOBILE APP



ONLINE BANKING

Enjoy enhanced convenience with seamless bill payments, effortless fund transfers, and quick money transfers.

TRANSFER

Effortlessly transfer funds between your accounts or to other Synergy members with real-time, scheduled, or recurring options. Enjoy secure transactions through INTERAC e-Transfer®.

PAY

Instantly pay bills, schedule future payments, and set up recurring payments for added convenience. Our online banking service also supports business-related payments, including business taxes, GST/HST, Corporation Tax, payroll, and source deductions.

VIEW

Stay informed with a clear view of scheduled payments and transfers, providing full visibility and control over your financial obligations.

MANAGE

Efficiently manage transactions with the ability to delete scheduled payments (excluding same-day), ensuring flexibility with necessary safeguards. Seamlessly add, edit, or delete INTERAC e-Transfer recipients and bill payees to keep information up-to-date.

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MOBILE APP



DIGITAL BANKING WITH SYNERGY

Our user-friendly platform offers an efficient and effortless way to manage your finances, providing you with a comprehensive range of options. Discover the potential of our services and embark on a seamless digital banking experience with us.



SIGNING IN FOR THE FIRST TIME

Welcome to Synergy CU's digital banking! Here's a step-by-step guide to get you started:

1. Visit synergycu.ca to sign in online, or if you prefer mobile banking, download the Synergy CU mobile app from the Google Play Store (for Android) or App Store (for iPhone or iPad).
2. Enter your current Member Card® debit card number (or your digital-access-only account number) to begin the login process.
3. For identity verification, provide your date of birth and the mobile phone number or email address associated with your account.
4. You'll receive a one-time passcode, which you need to enter in the provided pop-up screen.
5. Create a unique username, up to 35 characters in length. It's crucial to choose a username that's distinct to you, challenging for others to guess and is something different than your debit card number or email address.
6. Create a strong password for your account, with a minimum of 10 characters, including at least one uppercase letter, one lowercase letter, and one number.
7. Take a moment to review all the information you've entered to ensure it's accurate.
8. Click "Create user profile" to finish setting up your account.
9. Sign in using your username and password to complete the on-boarding process and access your Synergy CU digital banking.

Keep these instructions handy, especially for your first login, and enjoy a seamless digital banking experience with Synergy CU. If you need help, contact our support team at 1-866-825-3301.

DASHBOARD

Once you log in through Synergy CU's online banking or mobile app, you'll see your dashboard, which includes:

- A quick view of your main account balance
- Shortcuts to pay bills and send transfers
- An envelope icon to access your secure message center
- Your favorite transactions and recent activity in digital banking
- Additionally, when logged in on a computer, you'll also see a quickview of Money Manager.



ONLINE BANKING

Access the convenient bottom menu, available on all screens, to navigate through a wide range of banking features. This user-friendly menu ensures you can effortlessly switch between different functionalities without any hassle.



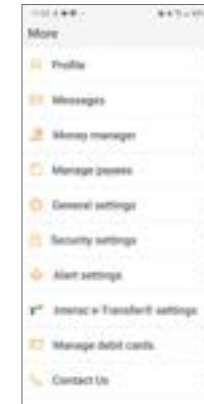
MOBILE APP

CHOICE AND CONTROL

Whether accessing digital banking via a computer or the Synergy CU mobile app, our platform empowers you with an array of choices, control, and simplicity to manage your finances anytime, anywhere.

MORE

Discover the "More" menu in our app, providing easy access to essential features such as updating alert settings, managing your profile, changing your password, updating contact details, and enabling thumbprint/Face ID access.



MOBILE APP

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.

Experience the innovation of our digital banking through these standout features:

Money Manager - This feature enables you to link external accounts for a comprehensive financial overview and facilitates budgeting and goal-setting for seamless money management.

Manage Debit Cards - Effortlessly handle your Synergy Member Card® debit card(s) with peace of mind through on/off controls, transaction blocking, and more.

HELP CENTRE



At Synergy CU, we prioritize ensuring you have a comprehensive understanding of our digital banking services. Whether you need guidance during the setup process or clarity on utilizing advanced features, rest assured, we are here to assist you.

Access helpful and easy-to-follow video demos in our Help Centre at synergycu.ca. If you prefer personalized assistance, we offer various straightforward options to connect with our local experts. Simply visit the contact page on our website to get in touch.

UNDERSTANDING ONE-TIME PASSCODES IN DIGITAL BANKING

What is a one-time passcode (also known as a verification code or two-factor authentication)?

A one-time passcode is a numeric security code sent via text message or email. These codes are time-sensitive and valid for a single transaction, providing an additional layer of protection for certain online banking activities. Examples of using one-time passcodes include registering for digital banking, logging in for the first time, updating information, resetting passwords, transferring funds, and adding Interac e-Transfer® recipients.