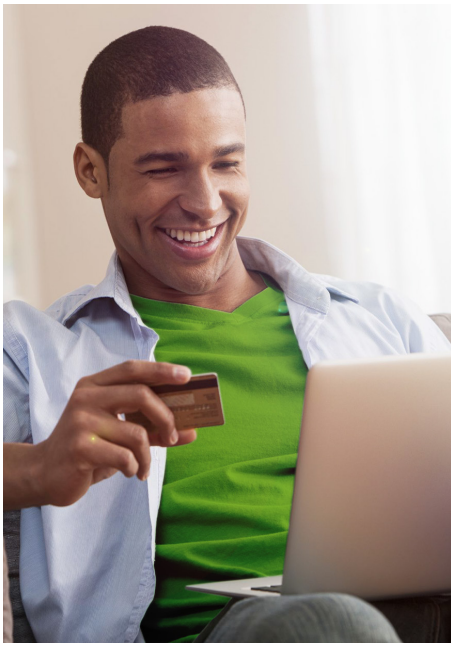
Synergent Rewards



Synergent Rewards is a Jack Henry™ Symitar® core-based rewards program designed to help credit unions build strong relationships with members by providing incentives to use specific services.

- **Stand out and differentiate in the rewards space**
- **Reward members for using products and services**
- **Engage members for top-of-wallet status**
- **Symitar integration and month-end processing**
- **Acquire, retain, and build relationships**

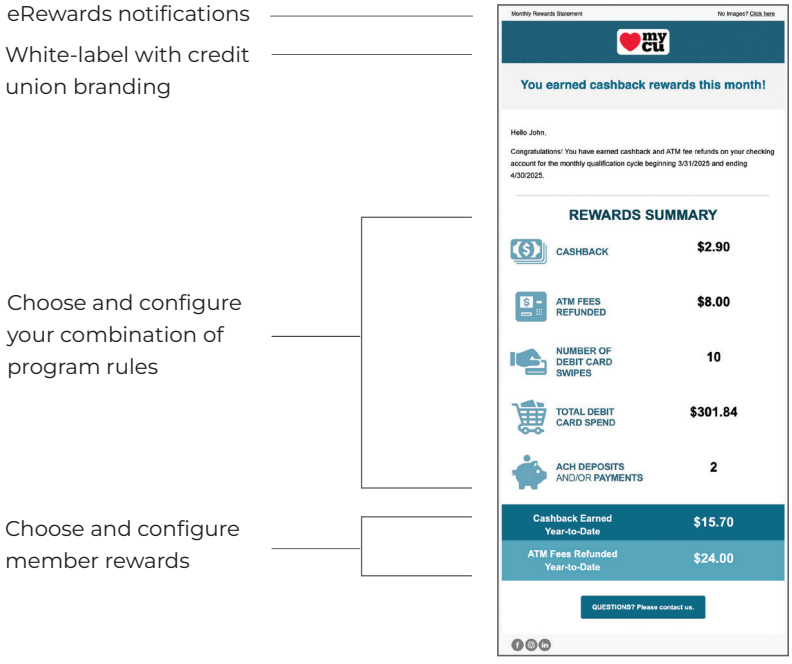
Members have many choices when selecting a financial institution. How do you make your credit union stand out from the rest while gaining Primary Financial Institution (PFI) and top of wallet status?

Synergent Rewards makes it easy to improve the financial lives of your members by rewarding beneficial behaviors. It is a turnkey, cost-effective solution that integrates directly with the Jack Henry™ Symitar® core processing platform that rewards members for completing actions each month as defined by your credit union as part of its rewards program. This is a valuable tool in member acquisition, retention, and relationship-building and can increase product usage to achieve PFI designation.

How It Works

This simple, intuitive rewards program allows members to enroll, then efficiently achieve rewards by conducting normal day-to-day transactions and actions.

Because Synergent Rewards is built on the Symitar platform and tied to your core, no additional servers, third-party file transfers, or end-of-month staff time is required. Synced data never leaves the core, flowing only between Symitar and Synergent Rewards, and qualifies member eligibility to post rewards for fulfillment.



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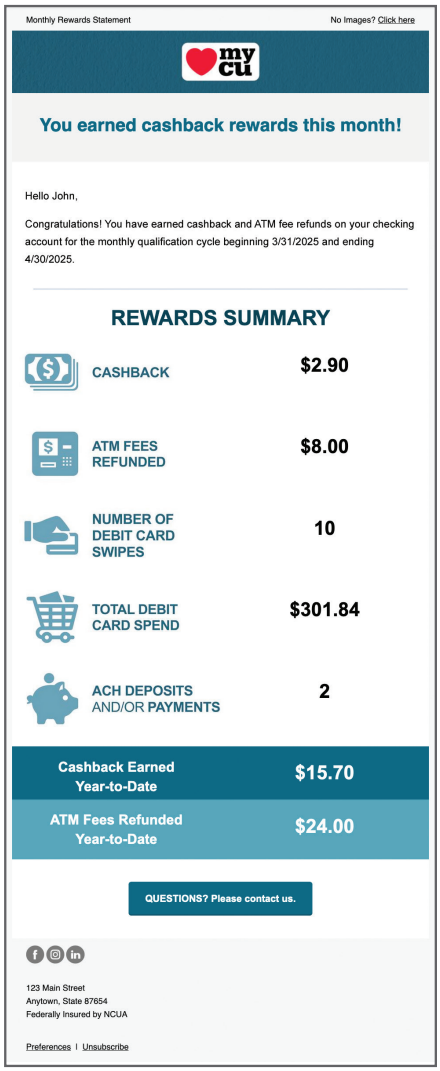
With the ability to be white labeled, Synergent Rewards instantly reflects your credit union's brand. Synergent Rewards also empowers you to control the criteria set for members to qualify for rewards.

Some examples include:

- Defining a minimum dollar amount for qualifying card transactions
- Setting a required digital banking login each month
- Offering eStatement opt-in incentive
- Matching rewards cycle with statement cycle
- Requiring a specific number of ACH transactions, ACH deposits, or ACH withdrawals during each qualifying cycle
- Provide Select-a-Share to post cash back rewards and ATM refunds to

Because this is a highly configurable program, your credit union defines how rewards are given. Rewards could include one, two, or all of the following:

- Cash back
- ATM fee refunds
- Higher yield dividends



Connect With Your Members

Coaching members about the rewards available to them and celebrating their rewards success are great touchpoint opportunities for you to connect in a personal way, drive engagement, increase satisfaction, and change behaviors. With 10- or 15-day countdown coaching correspondence and monthly notifications about their rewards status before month-end—when members have an opportunity to still take action—helps keep members informed of their progress and is a terrific way to foster positive experiences with them.

Key Benefits

- **Seamless Core Integration:** Synergent Rewards is automatically integrated with the Jack Henry Symitar core processing solution. No additional software, maintenance, or third-party file transfers are needed—member data never leaves the core!
- **Top-of-Mind Member Rewards Notifications:** Drive member engagement and retention with rewards notifications.

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Synergent Rewards

- **Credit Union-Branded:** Your members will not see our brand—only yours! Synergent Rewards is white labeled with your credit union branding.
- **Configurations Options:** Choose and configure your combination of program rules and member rewards options.
- **Comprehensive Reporting and Consultations:** Review the success of your Rewards program regularly with enhanced reporting, formatted reports, and periodic consultations with the Synergent team to align your objectives and drive results.

"Synergent Rewards encourages people to become members, thereby bringing more deposit dollars into the credit union, which we can then loan to our membership."

Marti Allen

President/CEO
Casco FCU

Learn More

For additional information about implementing Synergent Rewards at your credit union, please contact Fred Barber, Vice President of Solutions.