



1. Why has the name changed from Synergy to Elevate Credit Union?

Synergy and Elevate Credit Unions have merged to become a stronger, more modern financial entity. By joining forces as Elevate CU, we can offer improved digital services, a wider range of loan products, and more sustainable long-term value for all our members.

2. Is my money still safe?

Absolutely. Your savings remain fully protected by the Government's Deposit Guarantee Scheme (up to €100,000 in all accounts). The merger actually makes us a more robust and secure institution.

3. Does my IBAN or account number change?

For the vast majority of members, your account details will remain exactly the same. If there are any specific changes required for your account, we will contact you directly. Your direct debits and standing orders will continue to function as normal.

4. Can I still use my Synergy debit card?

Yes, please continue to use your current card. It will work exactly as it did before. When your current card expires, you'll simply receive a new Elevate CU-branded card in the post.

5. Will the mobile app change?

We are upgrading our IT services on May 11th. You may need to download the Elevate CU app or update your existing Synergy app.

6. Are any of the Synergy offices closing permanently?

No. All three Synergy offices are staying open. In fact, you can now use any of the Elevate CU branches across our expanded network, giving you more locations to choose from for your banking needs.

7. Why were you closed on Saturday, May 9th and Monday, May 11th?

This was a scheduled closure to safely merge our two IT systems into one. This "behind-the-scenes" work ensures that your account data is moved over securely and that our new digital services are ready for you to use starting Tuesday, May 12th.

8. What happens to my existing loan with Synergy?

Nothing changes. Your loan agreement, interest rate, and repayment schedule remain exactly as they were when you signed your contract.

9. I saw "Cultivate" and "Greenify" on the new website—can I still apply for these?

Yes! We are delighted to continue offering the Cultivate (Agri-loans) and Greenify (Eco-friendly home & car loans) products. You can now apply for these through any of our branches or via the new Elevate CU website.

10. Who do I contact if I have an issue with my online banking after the merger?

Our team is here to help. You can call into any of our local branches, use the contact form on elevatecu.ie, or phone our member support line.

11. What if I have an account in Elevate Credit Union and Synergy Credit Union?

If you currently hold accounts at both Elevate and Synergy, our systems will consolidate them into a single membership. One of your accounts will be closed, and all assets will be securely transferred to your primary account.