

FACTS**WHAT DOES SYNERGY BANK, SSB DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Overdraft History ■ Account Balance and Account Transactions ■ Payment History and Credit History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Synergy Bank, SSB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Synergy Bank, SSB share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call 888-400-9922 ■ Mail the form below to 510 N. Valley Mills Dr. Ste. 100, Waco, TX 76710 <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 888-400-9922 or go to synergybank.com
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Mail-in Form

<p>Leave Blank</p> <p>OR</p> <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>
	Name
	Address
	City, State, Zip
	[Account #]

Mail to: Synergy Bank
 Attn: Electronic Banking Dept
 510 N. Valley Mills Dr. Ste. 100
 Waco, TX 76710

Who we are

Who is providing this notice? SYNERGY BANK, SSB

What we do

How does Synergy Bank, SSB protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Synergy Bank, SSB collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- We also collect personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Synergy Bank, SSB does not share with our affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we can share with can include mortgage companies and insurance brokerage service companies.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance brokerage service companies and correspondent banks.*

Other important information

Synergy Bank, SSB is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against Synergy Bank, SSB should contact the Texas Department of Savings and Mortgage Lending through one of the following means, in person or by U.S. Mail at 2601 North Lamar Boulevard, Suite 201, Austin, TX 78705-4294, toll free at 877-276-5550, direct at 512-475-1350, by fax at 512-936-2003 or 512-475-1505, website at http://www.sml.texas.gov/consumerinformation/tdsml_consumer_complaints.html, or by email at smlinfo@sml.texas.gov.