

TRUTH-IN-SAVINGS DISCLOSURE

KASASA TUNES ACCOUNT

Minimum balance to open the account - You must deposit \$50.00 to open this account.

Minimum monthly activity requirements - To qualify for Kasasa Tunes rewards and receive reimbursements for the ATM fee surcharges, you must meet the following requirements during the monthly qualification cycle:

- ◆ Debit Cards: 12 debit card transactions (excluding ATM transactions) must post and settle to your account per monthly qualification cycle. Debit card transactions processed by merchants and received by us as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by us as point-of-sale (POS) transactions count towards qualifying debit card transactions.
- ◆ Electronic Statements: Be enrolled and receive your monthly account statement electronically. Please contact us for details on how to enroll.

Please note that transactions MUST post and settle to your account during the monthly qualification cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more business days from the date the transaction was made to post and settle to an account.

Statement cycle - You must receive monthly statements for your account electronically. To receive monthly statements for your account electronically, you must enroll in Online Banking to view monthly statements for your account. Your statement cycle will be on the 3rd Wednesday of each month. Your next statement cycle will begin on the day after your statement cycle closing date each month and will close approximately 30 days later.

Monthly qualification cycle - A monthly qualification cycle is a statement cycle during which you meet all of the minimum monthly activity requirements. Monthly qualification cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle.

Sign-up bonus - We will reimburse online purchases made during the first 60 days after you open the account at the iTunes® Store, at GooglePlay.com® or at Amazon.com® up to a maximum of \$10.00 (which includes any applicable sales tax). Purchases must be completed using the debit card associated with your Kasasa Tunes account and must post and settle to the account within the 60 day period in order to be reimbursed. Transactions may take one or more business days from the date the transaction was made to post and settle to the account. The reimbursement will be credited to your account on the last day of the statement cycle in which your purchases posted and settled to your account. Purchases that post and settle to your account on the last day of your statement cycle will be reimbursed on the last day of the following statement cycle. There is no minimum balance requirement to receive the sign-up bonus.

ATM fee reimbursement - When your account qualifications are met during a Monthly Qualification Cycle, you will receive reimbursements up to a maximum total of \$45 per month for nationwide ATM withdrawal fees incurred during the Monthly Qualification Cycle in which you qualified. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. ATM withdrawal fee reimbursements will be credited to your account on the last day of the statement cycle. When your account qualifications are not met during the Monthly Qualification Cycle, ATM withdrawal fees are not refunded. Note: ATM withdrawals do not count as qualifying debit card transactions. If you close your account, you will not receive reimbursement that have not yet been credited to your account.

Monthly tunes rewards - If you have met the minimum monthly activity requirements for the monthly qualification cycle, we will reimburse online purchases made at the iTunes® Store, GooglePlay.com or at Amazon.com during the following monthly qualification cycle up to a maximum of \$6.00 (which includes any applicable sales tax). In order to be reimbursed, purchases must be completed using the debit card associated with your Kasasa Tunes account and must post and settle to the account during the monthly qualification cycle following the monthly qualification cycle in which you met the minimum monthly activity requirements. Transactions may take one or more business days from the date the transaction was made to post and settle to the account. The reimbursement amount will be credited on the last day of the statement cycle in which the purchases posted and settled to your account.

If you close your account, you will not receive reimbursements that have not yet been credited to your account.

Limitation on number of accounts - Limit one Kasasa Tunes account per social security number.

Additional terms:

You will automatically qualify for the monthly rewards and the ATM fee reimbursements for the first statement cycle after account opening.

If you close your account, any ATM fees that you have incurred and iTunes® Store, GooglePlay.com or Amazon.com purchases that you have made during the statement cycle will not be reimbursed.

You must have an active Amazon, GooglePlay and/or iTunes account or sign up for one or all to receive monthly rewards. iTunes is a registered trademark of Apple, Inc., GooglePlay is a registered trademark of Google Inc. and Amazon.com is a registered trademark of Amazon Inc. Apple Inc., Google Inc. and Amazon Inc. are not participants in or sponsors of this program.

Kasasa is a trademark of Kasasa, Ltd., registered in the U.S.A.

Dormant accounts - If your checking account is in dormant status AND has a balance less than \$500, Synergy Bank will assess a dormant account fee of \$3.00 per month. If you have not made a withdrawal from or a deposit to your account for a period of 12 consecutive months, AND you have not otherwise reactivated your account, the account will be considered a dormant account. You may reactivate your account by making a transaction to it or by providing a written request for reactivation. If by assessing the dormant service charge the account reaches a zero balance, the account will be closed.

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Non-Sufficient Fund Returned Item Fee (NSF Returned Item Fee)	\$33.00
Applies to each item received for payment which there are not sufficient funds to cover the item in the account.	
Overdraft Fee	\$33.00
Applies to overdrafts created by check, in-person withdrawal, or other electronic means, excluding ATM withdrawals and everyday debit card transactions.	
Deposit Return Item/Charge Back Fee	\$5.00 per item
Stop Payment Fee	\$33.00
Replacement Cards - VISA® Debit Card	\$12.00
Early Closure Fee (closed within 180 days of opening)	\$10.00
Hold Statement (Optional)	\$3.00 per month
Special Check Printing	40 bank approved checks free with the purchase of a regular order. Otherwise, standard pricing applies - prices vary
Econ-O-check Association Perk Club Membership Fee (Optional)	\$5.00 per month