

FACTS WHAT DOES SYNERGY BANK 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 ● Income ● Payment history ● Transaction history ● Credit history ● Credit scores <p>When you are no longer 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 chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Synergy Bank share?
	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
	For our marketing purposes - with service providers we use to offer our products and services to you	Yes
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes - information about your transactions and experiences	No
	For our affiliates' everyday business purposes - information about your creditworthiness	No
	For nonaffiliates to market to you	No
To limit our sharing	<ul style="list-style-type: none"> ● Speak with a Call Center Representative ● Mail the form below <p>Please note: Direct marketing is email, postal mail and telephone marketing. Your opt-out choices will last indefinitely. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law. You can contact us at any time to limit direct marketing contact.</p>	
Questions?	Call 985-851-2217	

Mail-in Form							
<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 choice(s) only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not use my personal information to market to me</p>						
	<table border="1"> <tr> <td>Name</td> <td></td> <td rowspan="3">Mail to: Synergy Bank, ATTN: Call Center P.O. Box 2166 Houma, LA 70361</td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, ZIP</td> <td></td> </tr> </table>	Name		Mail to: Synergy Bank, ATTN: Call Center P.O. Box 2166 Houma, LA 70361	Address		City, State, ZIP
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What We Do	
How does Synergy Bank protect my personal information?	<p>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.</p> <p>We train our employees to properly handle your nonpublic personal information. We restrict access to personal information about you to those employees who need to know that information to provide products or services to you.</p>
How does Synergy Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Deposit money ● Pay your bills ● Apply for a loan ● Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account — unless you tell us otherwise.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Synergy Bank has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Synergy Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Synergy Bank doesn't jointly market.</i>

