

Synergy Bank Online Privacy Notice

Effective Date: June 1, 2022

We consider your privacy to be of the utmost importance

This Online Privacy Notice (the “Notice”) outlines how Synergy Bank collects, shares, uses, and protects your personal and anonymous information when you visit our website, use our online banking service, and use our mobile banking application (our “Online Locations”). By accessing or using any Online Locations, you confirm your consent and agreement to the terms of this Notice as may be in effect at that time.

With regard to persons who use or obtain our products and services for their own personal, family, or household purposes, this Notice also supplements, but does not replace, and should be read in conjunction with the consumer Privacy Policy (<https://cdn.firstbranchcms.com/kcms-doc/414/20207/Privacy-Policy-.pdf>) for additional information and the options you may have.

Information we collect

We collect personal and anonymous information online.

Personal information means data that identifies a specific person. Personal information may include a name, address, Social Security number, telephone number, and email address. You may provide personal information when you use our Online Locations, submit a contact form, or apply for an account or service. We may also obtain personal information from service providers contracted by Synergy Bank to enhance your visit to our Online Locations.

Anonymous information means data that is linked to a specific person’s use of the internet. Anonymous information may include the IP address of your device, the type of device, browser or operating system you use, or which site you visited or Synergy Bank advertisement you clicked on.

How we use your information

The information that we collect is used to provide you with an optimized online experience. We use personal information to help determine your financial interests and needs in order to recommend relevant products and services offered through Synergy Bank only. We also use personal information to (i) qualify you for products and services that you request, (ii) process your transactions, (iii) authenticate your identity, (iv) prevent fraud, and (v) keep your information and financial transactions secure.

We use anonymous information to help us provide an online experience that matches your device. We also use anonymous information for advertising and marketing purposes.

Online Tracking Technologies

Synergy Bank uses online tracking technologies such as cookies, pixel tags, and software development kits to gather anonymous information for internal uses (such as web analytics), and to personalize your visit. Service providers contracted by Synergy Bank utilize tools to help identify products and services

that may benefit our customers. Synergy Bank can then use this data to advertise those products and services to our customers via other digital channels.

Cookies help us manage and monitor internet traffic to our website, as well as monitor which areas of our website are used most often and for how long. We may provide this type of aggregate information to service providers contracted by Synergy Bank to compile statistical or other information for us. In addition to cookies, we may also use other technology such as pixel tags. A pixel tag is an electronic image, often a single-pixel (1x1), which is ordinarily not visible to visitors and may be used with cookies. These tools can be used to collect anonymous information regarding your operating system, browser, screen resolution, and other technical information, as well as navigation and session information.

When we use these tracking technologies for advertising, service providers contracted by Synergy Bank may collect anonymous information about your visits to our Online Locations and your interaction with our ads and content. For example, they may keep track of how many of our ads you have seen. This information is used to understand your browsing behavior and interests so that we can identify your financial needs and provide advertising that is tailored to you. We then may use this information to provide ads about products and services that have been determined to be of interest to you based on your browsing of synergybank.com.

You can block cookies by changing the settings on your internet browser or through the use of software programs specifically designed to block cookies. You should be aware that blocking cookies may degrade your user experience with our website and limit your online activities.

Online Advertising

Once you visit one of our Online Locations, you may start to see advertisements that include products or services that we offer while visiting non-affiliated websites. This is referred to as “interest-based advertising.” Interest-based advertising involves the practice of collecting web-based browsing activities across non-affiliated websites in order to display advertisements that appeal to the visitor. Our goal is to be able to offer you products and services you may be interested in while browsing the web.

Limiting Your Online Advertising

If you prefer to limit your interest-based advertising in general on the internet, you may opt out from certain advertisements on third-party websites by visiting **NAI Opt Out** (<https://optout.networkadvertising.org/>); **Your AdChoices** (<https://optout.aboutads.info/>); or **Google’s Ad Settings** (<https://adssettings.google.com/authenticated>). Please be advised: opting out of interest-based advertising does not mean you will no longer see advertising online. It does mean that the company or companies from which you opt out will no longer show advertisements that have been tailored to your interests.

Children

Synergy Bank’s website and online banking services are not directed to children under the age of 13, nor is information knowingly collected from them. For additional information on Children’s Online

Privacy Protection Act (COPPA) protections, visit the Federal Trade Commission's website at <https://consumer.ftc.gov/articles/protecting-your-childs-privacy-online>.

Security

We use reasonable physical, electronic, and procedural safeguards that comply with state and federal standards to protect and limit access to personal information. This includes device safeguards and secured files and buildings.

Links to Other Websites

The information and disclosures contained in this Notice apply only to our Online Locations. If you link to a third-party website from our website, the third-party website will not be governed by this Notice. We recommend that you review the internet or online privacy notice for any third-party website you visit.

Changes to this Notice

We reserve the right to amend this Online Privacy Notice at any time. Any amendments to this Notice will be posted on this website and will be effective as of posting on this website. Your continued use of our Online Locations constitutes your acceptance of any changes to this Online Privacy Notice.