

Service	Description	Fee	Additional Information
<b>My Synovus</b>	Securely check balances, transfer funds, and track your spending on your schedule. Access your account anytime, anywhere with the My Synovus mobile app.	No charge  Use of the My Synovus app requires your mobile service provider's data and/or text plan, for which charges may apply.	The following operating system requirements must be met for My Synovus.  For the mobile app: iOS® 11 and above or Android™ version 5 and above are supported. For online: The most recent versions of Internet Explorer, Microsoft Edge, Chrome, Firefox, and Safari. Includes any previous versions that are still supported and updated by Microsoft, Google, Mozilla, and Apple, respectively.
<b>Bill Pay</b>	Pay your bills with unlimited access to the Bill Pay service through My Synovus.	<ul style="list-style-type: none"> <li>Standard payment - No charge</li> <li>Same-day payment - \$10.00</li> <li>Overnight payment - \$15.00</li> </ul> Limits for the Bill Pay service are described within the My Synovus Agreement.	Requires enrollment in Bill Pay through My Synovus.  Same-day and overnight bill payments may not be accepted by all recipients.
<b>External Transfers</b>	Transfer money from and to your eligible accounts at other financial institutions.	<ul style="list-style-type: none"> <li>Transfer from your accounts at other financial institutions – No charge</li> <li>Standard Transfer to your accounts at other financial institutions (3 Business Days) - \$3.00 per transfer</li> <li>Next-Day Transfer to your accounts at other financial institutions (Next Business Day) - \$8.00 per transfer<sup>1</sup></li> <li>Instant Transfer to your accounts at other financial institutions (Immediate) - \$12.00 per transfer</li> </ul> Individual, daily, and monthly transfer limits apply and will be described within the External Transfers service. In addition, you must have at least \$100 remaining in your account following any transfer.	Requires enrollment in External Transfers through My Synovus.
<b>Mobile Deposit</b>	Deposit eligible checks using the My Synovus mobile app for iPhone® and Android™.	No charge  There is no limit on the number of checks that can be deposited through Mobile Deposit.  Deposit amount limits apply and are described within the My Synovus Agreement.	Requires download of the My Synovus mobile app.  Funds are generally available within 3 business days.  A camera of at least two megapixels in resolution is required.  Not all checks are eligible for mobile deposit <sup>2</sup> .
<b>Send Money with Zelle®</b>	Send and receive money with Zelle through My Synovus within minutes. <sup>3</sup>	No charge  Zelle is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes <sup>3</sup> using My Synovus digital banking. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank. <sup>4</sup>  Daily and monthly payment limits apply. Funds paid from your account(s) cannot be more than \$1,000 per day, or more than \$10,000 in the last 30 calendar days.	Requires enrollment with Zelle through My Synovus.  Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.  Must have a bank account in the U.S. to use Zelle.  Mobile carrier fees may apply.  In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle.  Scheduled or recurring payments sent directly to your recipient's account number (instead of an email address or mobile number) are made available by Synovus but are a separate service from Zelle and can take 1 – 3 business days to process.

**Note:** The information listed in this document discloses fees related to optional digital services. For current fees that apply to other account services, please refer to our *Schedule of Fees and Charges—Personal Accounts*. Fees are subject to change.

<sup>1</sup> **Qualification Requirements for Next-Day or Instant External Transfers and Payments** - All External Transfers and Pay People transactions in the past 90 days must have been completed successfully with no instances of nonsufficient funds. In addition, you must have completed an inbound transfer of \$500 or more to qualify for next-day or instant external transfers. These qualification rules are based on your External Transfers and Pay People activity and are not tied to your general account activity outside of these services.

<sup>2</sup> **The following checks are not eligible for mobile deposit:**

- foreign checks (meaning checks drawn on financial institutions that reside outside the United States or its territories or that otherwise do not clear through the Federal Reserve System).
- any checks or items made payable to any person, company or party other than you.
- checks or items for business purposes (only checks for personal, household or family purposes may be deposited).
- checks or items payable jointly unless deposited to an account in the name of all joint payees.
- checks or items containing an alteration on the front of the item, or which you know or suspect, or should have known or suspected, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- checks or items written on an account owned by you or on which you are a signor.
- checks that are remotely created as defined by Reg. CC or which are not in original form or are substitute checks.
- checks or items that are drawn or otherwise issued by the U.S. Treasury.
- cashier's checks, teller's checks, money orders, or traveler's checks.
- checks or items that are stale-dated or more than six (6) months old.
- checks or items that are post-dated or future-dated.
- checks or items not payable in U.S. currency.
- checks or items which have been previously deposited in any manner (including use of the Mobile Deposits Service or other means).
- checks or items not endorsed as required by Bank.

<sup>3</sup> Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

<sup>4</sup> Must have a bank account in the U.S. to use Zelle.