

Synovus Trust Company, N. A.

Our Customer Covenant

We pledge to serve every customer with the highest levels of sincerity, fairness, courtesy, respect and gratitude, delivered with unparalleled responsiveness, expertise, efficiency and accuracy. We are in business to create lasting relationships, and we will treat our customers like we want to be treated. We will offer the finest personal service and products delivered by caring team members who take 100% responsibility for meeting the needs of each customer.

We Care About Your Privacy

The principles outlined in our customer covenant are reinforced in our privacy policy, which is our commitment to keep information about you safe and secure. Our privacy policy and your choice regarding the disclosure of this information are outlined below.

Privacy Policy

Our most important asset is our customers' trust. Keeping information about you secure is a top priority for us.

Here is a brief summary of our privacy policy

- We have never sold and will never sell information about you to others for their independent use.
- We have incorporated policies and procedures designed to keep information you provide to us safe.
- We will limit the collection and use of information about you to the minimum we believe is required to deliver superior service.
- We limit the use of information about you to those trained in the proper handling of customer information. This means that only persons whom we determine need to know information to provide products and services to you will be allowed access.
- In addition to restricting access to information about you, we also maintain physical, electronic and procedural safeguards that comply with applicable legal and regulatory standards to keep this information private and secure.
- Whenever we hire other organizations to provide support services that will have access to customer information, we will require them to conform to our privacy requirements and to allow us to audit them for compliance.
- We will tell you in plain language, initially and at least once every year while you are a customer, what information we collect from you, where we obtain that information and how we plan to use it. As discussed in this brochure, we will only share information collected about you as permitted by law, unless you elect to allow us to share information about you with our related companies and other selected companies in order to offer you additional products and services.

It is important to us that you understand what information we collect about you and how it is used. We want you to know that we limit the collection and disclosure of information to what we believe is necessary to serve you and administer our business.

Collecting Information

In the process of serving you, we obtain certain “non-public personal information” --- information about you that is not available publicly. This information comes to us from a variety of sources, including:

- Information you give directly to us (or is given to us on your behalf) on applications, other forms or otherwise (such as Social Security Number, assets and income).
- Information obtained at your request (such as aggregated information from multiple financial providers in order to develop a financial profile or plan for you).

Using that Information

Without your consent, we will not disclose information that we collect about you except:

- As permitted or required by law, for example: for identification purposes to protect your accounts and guard against unauthorized access; for processing your accounts or transactions; for preparing your account statements; or for responding to subpoenas or similar legal requests, as well as requests from law enforcement agencies or state and federal banking regulators.

If you consent as described below, we may disclose all the information we collect about you:

- With related financial service companies, such as banks, securities and insurance companies within our Synovus family, so that they may offer you additional products and services, such as banking, insurance or mortgages, that help meet your needs or that will result in added savings or convenience to you.
- To companies under joint marketing agreements that perform marketing services on our behalf, for example, financial companies such as banks and insurers; non-financial companies such as direct marketers and mail houses; and others such as membership groups or to other financial institutions under joint marketing agreements, such as insurers, banks and securities broker-dealers.

We will not, however, sell or provide information about you to telemarketing companies for their independent use. We will comply with applicable state laws that may restrict the types of information we may disclose about you or require us to provide you with additional notices.

You have a choice regarding information disclosure

We are committed to protecting information about you and to using it in ways that will improve our service to you. If you do not want information about you shared, no action is required on your part. Information about you will not be disclosed except as permitted by law. We will not share information about you either within the Synovus Financial Corp. (“Synovus”) Family or with outside companies, so that they may offer you additional products and services, without your consent.

Option to Permit Disclosure within the Synovus Family and with Outside Companies for Additional Product and Service Offers

If you are comfortable with the promises that are discussed in this policy and will allow us to exchange information about you within the Synovus Family and companies which may join us in the future and with outside companies with which we have joint marketing and servicing arrangements, so that they may offer you additional products and services, then please sign and return the acknowledgement at the end of this notice.

If at any time you become an inactive customer or close your account(s), we will continue to adhere to the privacy policies and practices described in this notice. However, we will not send you an annual notice.

Please note: Third parties may have access to information about you, which they obtain independently from us (for example: through credit rating agencies or public real estate records). Mailings or solicitations based on this information are not within our control.

If you have any questions regarding our privacy policies or procedures, please contact your Relationship Manager.

June 2007--This covenant replaces any previous privacy statement issued. We reserve the right to modify or add to the policy at any time.

OPT-IN FORM

I am a customer of Synovus Trust Company, N. A. (“STC”). I authorize the foregoing company with which I have an account relationship to disclose any current or future information regarding me to the following:

- Any company in Synovus Family;
- Any company that may become a part of Synovus in the future; and
- Outside companies with which Synovus has joint marketing and servicing arrangements, the purpose of which is to offer me additional products and services.

This authorization supersedes any previously given by me and will remain in effect until revoked by me upon written notice to STC.

Date

Signature

Print Name