

# Manage your money with ease and convenience

The Synovus Connections® Visa® Prepaid Card is a great way to manage your money easily, safely and conveniently. Load your card, then spend or use what you load. There's no minimum credit score required to open this reloadable prepaid card. A card can be issued as long as you meet age and identity requirements.

You're issued a temporary card right away, so you have immediate access to the funds you load. Then, a permanent card, embossed with your name, will arrive in 7-10 business days.

## Load Money to Your Account

Synovus will not charge you a fee to load your card. However, non-Synovus Banks, third party service providers or merchants may charge a fee when you load your card.

- Have your pay check, social security, government benefits, tax refund or other income loaded to your account automatically using direct deposit.<sup>1</sup>
- Load cash at any Synovus Bank branch. Any check would have to be converted to cash before it can be loaded. There is no fee to load your card, but check cashing fees may apply. There is a
  - \$20 minimum required when the Card Account is loaded.
- Loads can also be made at participating Visa ReadyLink and Green Dot® Network locations, fees apply.
- Transfer funds using your Synovus Bank debit card. This service is available to the Account Owner only.
- Load at a non-Synovus Bank branch.

## Access Your Money When and Where You Need It

- Make purchases anywhere Visa debit is accepted – at stores, online or over the phone.
- There is no fee to use a Synovus Bank ATM to withdraw cash or make a balance inquiry.
- Withdraw cash at any ATM displaying the Interlink, Plus or NYCE symbol. You will be charged a fee by Synovus, and may be charged a fee by the ATM owner, to use a non-Synovus ATM.
- Use your card to make payments online, such as for utilities, gym memberships, and other monthly payments.

## Manage and Protect Your Money

- Account owners can request up to 4 Companion Cards so others can use the account. Additional cardholders must be 13 years old or older. See Account Opening Requirements below.
- Download the free Synovus Connections Mobile App for your iPhone or Android phone. Just visit the Apple App Store or the Google Play Store, and search for the Synovus Connections App.<sup>2</sup>
- Set up balance and transaction alerts, either online at [www.synovusconnections.com](http://www.synovusconnections.com) or through the Synovus Connections Prepaid Mobile App.
- Suspend your card if you lose or misplace it; then reactivate when you find it.
- Cards are protected by Visa's Zero Liability coverage<sup>3</sup>. In addition, the balance of this Card Account is covered by FDIC insurance.

## Access Account Information and Get Service

- Enjoy 24/7 access to real-time balance and transaction information through [www.synovusconnections.com](http://www.synovusconnections.com). Use this site to view statements, activate your card, change your PIN, set up and manage alerts, get direct deposit information and suspend/reactivate your card. In addition, the Account owner can go online to order up to 4 Companion Cards and set up transfers from their Synovus Bank debit card.
- Our automated phone system lets you get balance and transaction information, change your PIN, and activate a new card any time. And, there is no fee to speak with a Customer Service Representative when you need additional help.
- Use the Synovus Connections App to get balance and transfer information, suspend/reactivate your card, manage alerts, and more.<sup>2</sup>

## Account Opening Requirements

The Account Owner must provide proper identification and:

- Be at least 18 years of age (19 if you reside in a State where the age of majority is 19).
- Be a U.S. citizen or legal alien residing in one of the 50 States, the District of Columbia, or Puerto Rico.
- Provide a verifiable U.S. street mailing address (not a P.O. Box).

Companion Cardholders must:

- Be at least 13 years of age; and
- A U.S. citizen or legal alien residing in one of the 50 States, the District of Columbia, or Puerto Rico.

## Need More Information?

- Call or visit any Synovus Bank branch [location](#) nearby.
- Visit [www.synovusconnections.com](http://www.synovusconnections.com).
- Call 1-888-SYNOVUS (796-6887) and speak with a Customer Service Representative.

Access our [Frequently Asked Questions](#) (FAQs) for additional information and answers to common questions.

To read and review the terms and conditions that apply to the Card Account, refer to the Synovus Connections Visa Prepaid Card [Cardholder Agreement](#).

For a list of all the fees and limits that apply to this account, refer to the Synovus Connections Visa Prepaid Card [Schedule of Fees and Charges](#).

If you are a new customer, you should review and save a copy of our [Quick Reference Guide](#), which is also provided with your new card.

The service marks and trademarks used herein belong to their respective owners.

The Synovus Connections Visa Prepaid card is issued by Synovus Bank. The balance of this Card Account is covered by FDIC insurance.

Green Dot® is a registered trademark of Green Dot® Corporation. Subject to card and balance limits.

<sup>1</sup> Direct Deposit service is available only if offered by your employer or payor. Availability of funds depends on when the funds are sent to us by your employer or other source of recurring payment.

<sup>2</sup> Mobile services require your mobile service provider's data and/or text plan. Message and data rates may apply.

<sup>3</sup> Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Call us for additional details or visit [www.visa.com/security](http://www.visa.com/security).