

Summary of Terms

For Synovus Business, Business Rewards and Business Travel Rewards Visa® Credit Cards

	Business Travel Rewards	Business Rewards	Business
Interest Rates and Charges			
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR ¹ for the first six months. After that your APR will be 5.99% + Prime ² or 8.99% + Prime or 11.99% + Prime or 17.99% + Prime based on your credit worthiness and other factors.	0.00% introductory APR ¹ for the first six months. After that your APR will be 5.99% + Prime ² or 8.99% + Prime or 11.99% + Prime or 17.99% + Prime based on your credit worthiness and other factors.	0.00% introductory APR ¹ for the first six months. After that your APR will be 3.99% + Prime ² or 6.99% + Prime or 9.99% + Prime or 15.99% + Prime based on your credit worthiness and other factors.
APR for Balance Transfers and Overdraft Protection Transactions	0.00% introductory APR for the first six months. After that your APR will be 5.99% + Prime ² or 8.99% + Prime or 11.99% + Prime or 17.99% + Prime based on your credit worthiness and other factors.	0.00% introductory APR for the first six months. After that your APR will be 5.99% + Prime ² or 8.99% + Prime or 11.99% + Prime or 17.99% + Prime based on your credit worthiness and other factors.	0.00% introductory APR for the first six months. After that your APR will be 3.99% + Prime ² or 6.99% + Prime or 9.99% + Prime or 15.99% + Prime based on your credit worthiness and other factors.
APR for Cash Advances	20.99% + Prime ²	20.99% + Prime ²	20.99% + Prime ²
Minimum Interest Charge	\$1.00	\$1.00	\$1.00
Fees			
Annual Fee	\$0 introductory Annual Fee for one year. After that, \$50.	None	None
Transaction Fees			
Cash Advance	4% of the cash advance with a \$10 minimum	4% of the cash advance with a \$10 minimum	4% of the cash advance with a \$10 minimum
Balance Transfer Fee	None	None	None
Transaction Fee for Overdraft Protection	3% of the Overdraft with a \$5 minimum	3% of the Overdraft with a \$5 minimum	3% of the Overdraft with a \$5 minimum
International Transaction Fee	None	3% of the transaction amount (includes transactions made in U.S. Dollars and cross border transactions)	3% of the transaction amount (includes transactions made in U.S. Dollars and cross border transactions)
Penalty Fees			
Late Payment	Balances less than or equal to \$100 = \$15; balances between \$100.01 and \$500 = \$29; balances greater than \$500 = \$39	Balances less than or equal to \$100 = \$15; balances between \$100.01 and \$500 = \$29; balances greater than \$500 = \$39	Balances less than or equal to \$100 = \$15; balances between \$100.01 and \$500 = \$29; balances greater than \$500 = \$39
Overlimit Fee	\$29	\$29	\$29
Return Check Fee	\$25	\$25	\$25

All credit cards are subject to credit approval

Important credit card information on page 2

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1 Introductory APR available only on Balance Transfers from other financial institutions. A balance transfer from a credit card issued through Synovus Bank is not eligible for the introductory APR.

2 The Prime Rate used is the highest Prime Rate published in The Wall Street Journal on either (a) the first calendar month in which the Billing Cycle begins (or if not published on that day, on the date of its next publication following that date), or (B) the last day of the calendar month in which the Billing Cycle begins (or if not published on that day, on the date of its next publication following that date), whichever produces the higher Prime Rate.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING NEW ACCOUNT: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person or entity that opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may use outside sources to confirm this information.

Credit Cards are issued by Synovus Bank, 1111 Bay Avenue, Columbus, Georgia 31901, which is also the creditor for credit card accounts. Synovus Bank, Member FDIC.

3/31/20