



Amendment to Synovus Treasury Management Master Services Agreement Foreign Exchange Services Addendum

Effective October 19, 2020, the below, amended Section 8.8.1 Settlement and Instructions supersedes and replaces all previous versions of the corresponding section in the Foreign Exchange Services Addendum.

8. Settlement and Instructions

8.1 General

For each FX Transaction, you must instruct the Bank where to deliver the transaction proceeds on the Value Date (the “Settlement Instructions”). You agree that all Settlement Instructions provided to the Bank will be and have been provided by individuals duly authorized by you to do so.

Each Forward Contract obligates you to make payment to the Bank in one Currency, and for the Bank to make payment as instructed by you in another Currency. You must have sufficient funds in your Settlement Account as of the Value Date to settle each Forward Contract. Synovus will debit the Settlement Account for the Forward Contract amount as of the Value Date for the Forward Contract.

Each Spot Contract obligates you to make payment to the Bank in one Currency, and for the Bank to make payment as instructed by you in another Currency. You must have sufficient funds in your Settlement Account as of the Trade Date to settle each Spot Contract. Synovus will debit the Settlement Account for the Spot Contract amount as of the Value Date for a Spot Contract when entered into by FX Online, and on the Trade Date of the Spot Contract when entered into through another method authorized by Bank (e.g. phone call, fax, in-person branch visit, Business Internet Banking, etc. subject to the terms and requirements of the Bank for such methods).