

**SYNOVUS CONNECTIONS[®]
VISA[®] PREPAID CARD
CARDHOLDER
AGREEMENT**

**As of September 20,
2017**

IMPORTANT: PLEASE READ CAREFULLY AND KEEP FOR YOUR RECORDS.

SYNOVUS CONNECTIONS[®] Visa[®] Prepaid Card CARDHOLDER AGREEMENT

Table of Contents

	Page
Cardholder Agreement	3
Definitions	3
Your Card	3
Your Temporary Card	3
Activating Your Personalized Card or Companion Card	4
Using Your Card	4
Paying Bills and making Online or Telephone purchases	4
Your Representations and Warranties	4
Information Collection	5
Credit Reports: Consumer Reports	5
Telephone Monitoring	5
Adding Funds to Your Card Account and Cards	5
Mobile and Online Services	6
Direct Deposits	7
Authorization Holds	8
Special Information about Automated Fuel Dispensers (Pay –at-the-Pump) Fuel Purchases	8
Your Obligation for Overdrafts	8
Monthly Fees	8
Companion Card Terms	9
Our Right of Set-Off	10
Refunds for Transactions	10
Disputes with Merchants	10
Refunds Upon Termination or Cancellation	10
Closing Your Card Account	10
Limiting Use of or Cancelling or Suspending Cards	11
The Card Expiration: Life of Card; Inactive Card Account	11
Settlement Upon Expiration or Cancellation	11
Fees and Charges	11
Unclaimed Property	12
Periodic Statements/Balance Inquiries/Transaction History	12
Foreign Transactions	12
Recurring Transactions	12
Governing Law/Jurisdiction	12
Void Where Prohibited	13
Non-Assignability	13
Entire Agreement	13
Severability	13
Delay of Rights	13
Notices	13
Change in Terms	13
Questions and Customer Service	13
Disclaimer of Warranties	14
Limited Liability	14
Arbitration of Claims	14
Electronic Funds Transfer Agreement and Disclosure	17
Summary of Card Account Limits	22
Schedule of Fees	23

(continued)

Synovus Connections Visa Prepaid Card Cardholder Agreement

This Synovus Connections Visa Prepaid Card Cardholder Agreement, including the Electronic Funds Transfer Disclosure and Agreement and the Schedule of Fees and Charges (this “**Agreement**”), sets forth the terms of your Synovus Connections Visa Prepaid Card (“**Card**”). This Agreement covers both the temporary, non-personalized Visa Card that is provided to you, as the primary account holder for the Card Account (the “**Primary Holder**”), when you open your Card Account (“**Temporary Card**”), the personalized Visa Card(s) that you will receive in the future (“**Personalized Card**”), and any Companion Card that the Primary Holder requests and that we agree to provide to one or more Companion Cardholders. Unless stated otherwise in this Agreement, the term “**Card**” refers to the Temporary Card, the Personalized Card(s), and all Companion Cards.

Your Card is issued by Synovus Bank (the “**Bank**”). NOTICE: THIS AGREEMENT REQUIRES ALL DISPUTES TO BE RESOLVED BY WAY OF BINDING ARBITRATION.

By applying for and accepting the Card, you agree to the terms of this Agreement. Your Card Account will be opened only after our approval.

Definitions. In this Agreement, the words “**you,**” “**your,**” and “**Cardholder**” mean the owner of the Card and any person(s) you authorize to use your Card. “**Bank,**” “**we,**” “**us,**” and “**our**” mean Synovus Bank, the issuer of the Card, or anyone to whom we assign our rights. “**Card Account**” means the account associated with all of your Cards, including your Temporary Card, Personalized Card, and any Companion Card. You will have a single Card Account, even if we have provided one or more Companion Cards at your request. “**Companion Card**” means any personalized Visa Card that the Primary Holder requests for any person and that we agree to provide, and “**Companion Cardholder**” means the person to whom we provide a Companion Card.

Your Card. Only one (1) active Card may be issued per person. The Card is non-transferable by you and may be used only by the Cardholder or a person you authorize. INTEREST WILL NOT BE PAID TO YOU FOR ANY VALUE LOADED ON YOUR CARD. THERE IS NO CREDIT CARD, CREDIT LINE, OR OVERDRAFT PROTECTION ASSOCIATED WITH YOUR CARD. The funds in the Card Account are insured in the name of the Primary Holder to the maximum provided by the FDIC through a custodial account maintained and tracked by the Bank. This FDIC insurance limit applies to the entire Card Account, and is not provided on a Card-by-Card basis. We may refuse to issue any Card for any reason in our discretion, subject to applicable law.

Your Temporary Card. You may use your Temporary Card in the same manner as your Personalized Card. Your Card will be issued with a default Personal Identification Number (“**PIN**”). You may choose to change your PIN by using our Automated Customer Service Phone line (interactive voice response) at 1-888-SYNOVUS (796-6887), selecting the PREPAID option, and following the prompts to change your PIN. Note: You will need your default PIN to make this change.

Activating Your Personalized Card or Companion Card. After you have received your Temporary Card, we will issue and mail a Personalized Card to you. When you receive your Personalized Card, you must activate it before you can use it. You may activate your Personalized Card online or by phone at the telephone number or website address on the sticker on the Personalized Card. Once you activate your Personalized Card, the amount remaining on

**Synovus Connections Visa Prepaid Card Cardholder Agreement
Activating Your Personalized Card or Companion Card. (continued)**

the Temporary Card will be automatically transferred to your Personalized Card and you will no longer be able to use your Temporary Card. The PIN for your Temporary Card will be transferred to your Personalized Card automatically. You may change your PIN at any time by either (1) using our Automated Customer Service Phone line (which uses an interactive voice response system) which is available by calling 1-888-SYNOVUS (796-6887), selecting the option for PREPAID, and following the prompts; or (2) going to www.synovusconnections.com, registering your Card, and following the prompts. Companion Cards will be Personalized Cards and must be activated in the same way as any Personalized Card, but each Companion Cardholder must choose a PIN for use with each Companion Card, which the Companion Cardholder also may do with our Automated Customer Service Phone line at 1-888-SYNOVUS (796-6887).

Using Your Card. Cards may be used to purchase goods and services where Visa debit cards are accepted and to access cash at ATMs displaying the Visa and PLUS[®] name and/or logo. We reserve the right, however, to block use of any Card in limited foreign countries due to fraud or similar concerns. If you plan to use the Card in a foreign country and want to know if the Card would be blocked, you may contact us at 1-888-SYNOVUS (796-6887). Each time you use the Card or Card information to purchase goods or services, or a Companion Cardholder uses the Companion Card or related information, you authorize us to charge the amount against the Card's available value.

We may refuse to process any transaction that we believe may violate the law or the terms of this Agreement. You agree that you will: (i) not use the Card at unlawful domestic or international gambling web sites, or at payment processors supporting unlawful gambling web sites, or to purchase illegal goods or services; (ii) promptly notify us of any loss or theft of the Card; (iii) promptly notify us of the loss, theft, or unauthorized disclosure of any PIN used to access Card funds; and (iv) use the Card only as instructed. You agree not to use or allow others to use an expired, revoked, canceled, suspended or otherwise invalid Card.

Paying Bills and making Online or Telephone purchases.

You may use your 16 digit Card number (the number embossed on your Card) to pay bills on a merchant's website or through their telephone service (where available) and/or to make purchases online. You may not pay bills or have money taken off your Card using the Card Account number (which is not the same as your Card number) or routing number. Any transactions of this type will be rejected.

See the Electronic Funds Transfer Agreement and Disclosure included in this Agreement for further limitations on Card use.

Your Representations and Warranties. By enrolling for the Card, activating it, or by retaining, using or authorizing the use of the Card or your Card information, you represent and warrant to us that: (i) you are at least 18 years of age (19 if you reside in a State where the age of majority is 19); (ii) you are a U.S. citizen or legal alien residing in one of the 50 States or the District of Columbia; (iii) you have provided us with a verifiable U.S. street mailing address (not a P.O. Box); (iv) the personal information that you provide to us in connection with the Card is true, correct, and complete; (v) you received a copy of this Agreement and agree to be bound by and to comply with its terms; and (vi) you accept the Card.

Synovus Connections Visa Prepaid Card Cardholder Agreement

Information Collection. To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: when you activate your Card, we will ask for your name, address, date of birth, social security number, and other information that will allow us to identify you. We may also ask to see copies of your driver's license or other identifying documents. We may obtain all of this same information and documentation regarding any Companion Cardholder. We also will use the information to process your Card transactions. Please see our Privacy Policy for further information. The Bank may also use the information to provide you with offers for its additional products and services.

Credit Reports; Consumer Reports. No credit history or credit approval is required to obtain a Card or to use your Card. However, you authorize us to obtain information about you from consumer reporting agencies and other third parties to assist us in verifying your identity and to prevent fraud. For the above purposes only, we may obtain a consumer report about you and any Companion Cardholder when you (or a Companion Cardholder) obtain a Card. Upon your request, we will tell you whether we obtained a consumer report and the name and address of any consumer reporting agency that provided such reports.

Telephone Monitoring. You agree that we may monitor and record your telephone and electronic communications with us at any time, without further notice to you or any party to the communication.

Adding Funds to Your Card Account and Cards. Funds are "loaded" or added to your Cards when you load or add funds to your Card Account. If you open your Card Account online at www.synovusconnections.com and have a Synovus VISA Check Card, you may choose to load funds to your Card Account by making a transfer from your Synovus VISA Check Card. There is no minimum load amount required when initially loading online, but a \$20 minimum applies to all other loads. If you do not have a Synovus VISA Check Card, we will send you a non-funded Card and you may then load funds to your Card by any of the methods described below. If you open your Card Account in one of our branches, the minimum amount for your first load is \$20.

You can add funds to your Card Account no more than ten (10) times per month, regardless of how many Cards you have. The total amount of funds loaded for all of your Cards combined (including any Companion Cards) on any one (1) day may not exceed \$6,000. The maximum balance that you may have in your Card Account at any time (regardless of how many Cards you have) is \$10,000. Do not exceed these limits. If you attempt to add more than \$6,000 to your Card Account on one (1) day, or if you attempt any load that would cause the maximum amount in your Card Account to exceed \$10,000, the full amount of the load may be rejected.

The minimum amount that you may add to your Card Account at any one time after the initial loading is \$20. We may increase or decrease these limits from time to time in our sole discretion, and will provide you notice of any change when and as required by law. We may also limit the number of Cards provided to you. We reserve the right to accept or reject any request to load value to any Card or Card Account at our sole discretion. Access to funds loaded may be delayed until we receive finally collected funds. During any delay, the funds will not be available to you. A Summary of Card Limits is included in this document.

Synovus Connections Visa Prepaid Card Cardholder Agreement

Using Mobile Banking to Transfer Funds to Your Card Account. You may use our Synovus Connections Mobile and Online services to designate your Synovus Visa Check Card from which you then can transfer funds to your Card Account. See Mobile and Online Services below.

Direct Deposits. You may have funds deposited to your Card Account through Direct Deposit from your employer or other source(s). This ACH transfer must include 1) your unique Direct Deposit number, which is provided to you on the card carrier accompanying your Card(s), or which can be obtained by logging into www.synovusconnections.com or by calling 1-888-SYNOVUS (796-6887) and speaking with a Customer Service Representative; and 2) the bank routing number associated with the Card, which is provided to you on the Card carrier accompanying your Card. If your Direct Deposit number or the bank routing number for your Card is not correct or does not match, the transaction will be rejected and the deposit will be returned to the originator. If any Direct Deposit causes your account to exceed the load limits (number of loads or dollar amounts), the deposit may be rejected and will be returned to the originator. See the Summary of Card Limits included in this document.

Funds from electronic Direct Deposits will generally be available on the day the Bank receives the deposit. In case of transmission error or transfer irregularity, your ability to withdraw funds may be delayed beyond the first day after the Bank receives the transfer. If this occurs, then funds will generally be available within five (5) business days after the transfer. You may cancel your Direct Deposit authorization at any time by notifying the person you authorized to make the deposit as provided in any agreement you have with that person.

Mobile and Online Services. A variety of mobile and online services are available to you with your Card Account, but some of those services might only be available in the future. Current and planned services include:

Service	How to Use	Availability
View Card Account balance	Use the Connections App or sign on to your Card Account at www.synovusconnections.com	Current
View prior 60 days' of transactions	Use the Connections App or sign on to your Card Account at www.synovusconnections.com	Current
Download and prior 60 days' of transaction history	Sign on to your Card Account at www.synovusconnections.com	Current
Set up and receive alerts	Use the Connections App or sign on to your Card Account at www.synovusconnections.com to establish alerts you can receive by text and/or email	Current
Transfer funds to Card Account from Synovus Visa Check Card	Set up at www.synovusconnections.com , then use Connections App to manage	Current
Temporarily suspend Card	Use the Connections App or sign on to your Card Account at www.synovusconnections.com	Current

Synovus Connections Visa Prepaid Card Cardholder Agreement

Reactivate Card you suspended	Use the Connections App or sign on to your Card Account at www.synovusconnections.com	Current
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Balance and Transaction Information. You may use the Synovus Connections Mobile App (the “Connections App”) to view your Card Account balance and the prior 60 days’ of transactions. You also may use the Connections App to receive a variety of alerts, depending on which ones are available to you at the time and which ones you select. For available alerts, go to www.synovusconnections.com. Depending on availability, those alerts could include alerts of potential fraud, alerts of a low Card Account balance, and alerts for pending transactions that you specify. Synovus charges no fee for these alert services, but your mobile network carrier’s message and data rates may apply. You also may view your Card Account balance and the last 60 days of transaction history, or download and print this transaction history, by signing on to your account at www.synovusconnections.com.

Transferring Funds to Your Card Account. You may sign-in to your Card Account at www.synovusconnections.com to designate your Synovus Visa Check Card (a “Funding Account”) from which you then can transfer funds to your Card Account. In order to designate the Funding Account, you must use the Synovus Visa Check Card number for that Funding Account.

Once you have set up that Funding Account, you can use your mobile device at any time to initiate a transfer of funds from your Funding Account to your Card Account. All transfers from your Funding Account are subject to the terms of your agreement with the bank or other financial institution that holds your Funding Account. Those terms could include a requirement for you to pay fees or other charges to that financial institution, and your Funding Account financial institution may impose other limits on such transactions.

Temporarily Suspend Use of Your Card. You may use the Connections App or sign-in to your Card Account at www.synovusconnections.com to suspend any Card associated with your Card Account on a temporary basis. Reasons you might want to do this would be if you have misplaced your Card, accidentally left it at a store and plan to return to get it, or you suspect that your Card might be subject to misuse. You then can reactivate your Card at a later time by using the Connections App or signing in to your Card Account at www.synovusconnections.com.

Synovus Connections Visa Prepaid Card Cardholder Agreement

Authorization Holds. When you use your Card (or a person you authorize uses your Card) to pay for goods or services, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When your Card is used at an ATM, we generally will authorize the transaction in advance (including all applicable fees). When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your Card's funds for the amount indicated by the merchant or ATM owner/operator. We also may add an amount for certain merchants to ensure that sufficient funds will be available to cover the final transaction. Transactions at certain merchants that authorize high dollar amounts, such as hotels, may cause an "authorization" or a "hold" on your available balance for up to thirty (30) days. Until the transaction finally settles or we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. We will only charge your Card for the correct amount of the final transaction, however, and we will release any excess amount when the transaction finally settles. Please note that we will not manually release authorizations without a certified letter or fax from the merchant.

Special Information about Automated Fuel Dispensers (Pay-at-the-Pump) Fuel Purchases.

When you use your Card to purchase gasoline using a self-service, pay-at-the-pump location, a hold may be placed on your Card Account for the pending transaction. If we place the hold, it will not exceed \$75 (and will be for less if your account balance is under \$75). However, if the fuel station places the hold, it could be for a higher amount. If the fuel station places a hold that is more than your available balance, the transaction will be declined by the Automated Fuel Dispenser. Synovus Bank has no control over the amount of the hold placed by the fuel station and takes no part in the fuel station's decision to decline or accept any pay-at-the pump transaction. If the transaction is approved, regardless of the amount, you agree that we have the right to temporarily hold the authorized amount from your available balance, even if it is greater than the final purchase amount. **This hold could cause other subsequent purchases to be declined.** To avoid a declined purchase, and/or to avoid incurring a hold amount that is greater than your actual purchase amount, you can choose to pay for your gas purchase by providing your Card to a cashier and requesting that the cashier authorize your purchase for an amount no greater than the available balance of your Card.

Your Obligation for Overdrafts. You should maintain sufficient value in your Card Account to pay for each transaction and all fees owed on your Account. If a merchant attempts to process a transaction for more than the value available in your Account, the transaction may be declined. If you conduct transactions in an amount that exceeds the value in your Account, or if you are charged fees that exceed the value in your Account, you agree to pay us the overdrawn amount immediately and without further demand. We will deduct the overdraft amount from any current or future funds in your Account.

Monthly Fees. You will be charged a Monthly Card Maintenance Fee ("Monthly Fee") in the amount shown on the Synovus Connections Visa Prepaid Card Schedule of Fees and Charges, which is included at the end of this Agreement. (A copy of the Schedule of Fees and Charges also will be provided to you at account opening, and is available at www.synovusconnections.com, or by visiting any Synovus Bank division branch, or by calling 1-888-SYNOVUS (796-6887).) Monthly Fees will be charged to your Account on the first day of each month. Your first Monthly Fee will be charged to your Account on the first day of the month that is 31 days after your Temporary Card is provided to you. If there are insufficient funds in your Card Account to pay any Monthly Fee, we will charge your Card Account for as much of the Monthly Fee as is available in your Card Account. We may close your Card Account if you repeatedly fail to pay the full amount of your Monthly Fee.

Synovus Connections Visa Prepaid Card Cardholder Agreement Companion Card Terms.

Requesting Companion Cards. After you have received a Personalized Card, you (if you are the Primary Holder) may request that we provide a Companion Card to any person who meets our requirements to be a Companion Cardholder. Every Companion Cardholder must be at least 13 years of age and a U.S. citizen or legal alien residing in one of the 50 States or the District of Columbia. If the Companion Cardholder is less than 18 years of age (or 19 in States where the age of majority is 19), you also must provide us with a verifiable U.S. street mailing address (not a P.O. Box) for the Companion Cardholder and information that allows us to verify the identity of the Companion Cardholder to our satisfaction. If the Companion Cardholder is 18 or older (or 19 in States where the age of majority is 19), we will obtain this address and identity information from the Companion Cardholder. This will generally be the same information that we required for you to receive a Personalized Card.

Your Liability for Companion Cards. You are responsible for all transactions and other use of the Companion Card, even if you did not expect or specifically approve the transaction, charge or use, except as your liability is limited by the Electronic Fund Transfer Disclosure and Agreement included below or as otherwise limited by this Agreement. If you want to terminate any Companion Card, you must notify us in writing at Customer Service, P.O. Box 23061, Columbus GA 31902 or by calling 1-888-SYNOVUS (796-6887), and we must have a reasonable amount of time to act on your request.

Your Representations and Warranties. By requesting a Companion Card for any person, you represent and warrant to us that the intended Companion Cardholder is at least 13 years of age and a U.S. citizen or legal alien residing in one of the 50 States or the District of Columbia. In addition, if the Companion Cardholder is a minor (less than 18 years of age or 19 in States where the age of majority is 19), you represent and warrant to us that: (i) you are the parent or legal guardian of that minor; (ii) you have provided us with a verifiable U.S. street mailing address (not a P.O. Box) for the Companion Cardholder; and (iii) the personal information that you provide to us about the Companion Cardholder is true and correct, including the name, date of birth, social security number and other information that we request to confirm the Companion Cardholder's identity. For such minor Companion Cardholders, you also authorize us to obtain information about the Companion Cardholder from consumer reporting agencies and other third parties to assist us in verifying the Companion Cardholder's identity and to prevent fraud.

Companion Card Limits. The Companion Card is subject to all of the same terms and conditions as any other Card. This includes, without limitation, all limits on the number and dollar amount of loads and the limits on total purchases in any one day. For purposes of all such limits, the load amounts and transactions on all Companion Cards are added to all other Cards you have. This means, for example, that the amount on all Companion Cards is added to the amount on your non-Companion Card for purposes of the \$10,000 maximum value that can reside on the Cards at any time.

Synovus Connections Visa Prepaid Card Cardholder Agreement

Our Right of Setoff. We have the right to use the money in this Card Account, any of your accounts with us, or any of your assets with us or any of our affiliates to pay your debts to us or any of our affiliates. This is called a right of "setoff." This section explains our right of setoff. If you ever owe us or any of our affiliates any money as a borrower, guarantor, depositor or otherwise, and such amount becomes due to us or our affiliates, we have the right under law and this agreement to pay the debt using the money from any of your accounts with us or our affiliates. The only exceptions are that this right of setoff does not apply (a) if prohibited by law, b) to funds in a Traditional Roth IRA or other tax-deferred retirement account, (c) if the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (d) when your right of withdrawal from the account or access to another asset held with us only arises in a representative capacity. We may (without prior notice and when permitted by law) setoff the funds in your Card Account against any due and payable debt you owe us or our affiliates now or in the future. If the debt arises from a note, "any due and payable debt" includes the total amount of which we or our affiliates are entitled to demand payment under the terms of the note at the time we setoff (including any balance that is due if we have accelerated payment on the note). You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

Refunds for Transactions. Any refund for goods or services purchased with the Card will be made in the form of a credit to the Card Account. You are not entitled to receive a cash or check refund, unless your Card Account has been closed.

Disputes with Merchants. We are not responsible for the delivery, quality, safety, legality or any other aspect of goods and services that you purchase from others with a Card. All such disputes should be addressed to the merchants from whom the goods and services were purchased.

Refunds Upon Termination or Cancellation. If you close your Card Account or cancel or close all of your Cards, or if we close your Card Account or cancel or suspend your privileges for all Cards through no fault of yours, you will be entitled to a full refund of all amounts remaining in the Card Account after we deduct for outstanding fees, charges, and transactions. We will attempt to refund that amount to you by sending a check payable to you to the latest postal address reflected in our records for you. This provision does not apply if we or you cancel or suspend only certain of your Cards and your Card Account is still open and you still have one or more active Cards.

Closing Your Card Account. We or you may close your Card Account at any time. If we close your Card Account, we will notify you if and when required by law. If your Card Account is closed, whether by us or you, you will not be able to use any Cards (including any Companion Cards) at that time. However, you will still be responsible for all of the transactions made and fees incurred before the Card Account was closed. See also "The Card Expiration; Life of Card; Inactive Card Account" below.

Synovus Connections Visa Prepaid Card Cardholder Agreement

Limiting Use of or Cancelling or Suspending Cards. We reserve the right, in our sole discretion, to limit your use of any Card, including limiting your use of any Card at ATMs (see the Summary of Card Limits included in this document). We also may cancel or suspend the use of one or more of your Cards with or without cause or notice, other than as required by applicable law. If we do decide to provide notice to you when cancelling or suspending the use of any Card, we will attempt to do so by U.S. mail at your latest postal address as it is stated in our records. If you would like to cancel any or all of your Cards (including, without limit, any Companion Card), notify us by phone at 1-888-SYNOVUS (796-6887) or mail your request to us at Customer Service, P.O. Box 23061, Columbus, GA 31902. If you close all Cards, your Card Account will also be closed (see “Closing Your Card Account,” above). You agree not to use or allow others to use an expired, revoked, cancelled, suspended, or otherwise invalid Card. Our closing or suspending the use of one or more of your Cards will not otherwise affect your rights and obligations under this Agreement unless we also close your Card Account. Not all services described in this Agreement are available to all persons or at all locations. We reserve the right to limit, in our sole discretion, the provision of any such services to any person or in any location. Any offer of a service under this Agreement shall be deemed void where prohibited. The Bank can waive or delay enforcement of any of its rights under this Agreement without losing them.

The Card Expiration; Life of Card; Inactive Card Account. Subject to applicable law, you may use the Card only through its expiration date. If you attempt to use the Card after the expiration date, the transactions may not be processed. The Personalized Card and any Companion Card remains active for at least three (3) years from the date of first activation, as long as you maintain a positive balance of any amount and adhere to the terms of this Agreement. If your Card Account has a zero or negative balance for fifteen (15) or more months, we may, at our option, close your Card Account without notice. **You will not be able to add more funds to your Temporary Card, Personalized Card, or any Companion Card if your Card Account has been closed by us, or by you, or once the Card has expired or been deactivated, if we do not issue you a new Card.**

Settlement Upon Expiration or Cancellation. If there is a balance remaining on the Card upon expiration, the balance will be transferred to a new Card if we choose to issue one to you. If we do not choose to issue a new Card to you or if we cancel your Card privileges for any reason, we will attempt to refund to you the balance remaining on the Card, after deducting fees, charges, and outstanding transactions, by sending a check payable to you to the latest postal address reflected in our records for you.

Fees and Charges. We will charge you, and you agree to pay, the fees and charges set forth on the Synovus Connections Visa Prepaid Card Schedule of Fees and Charges, which is included at the end of this Agreement. A copy of the Schedule of Fees and Charges also will be provided to you at account opening, or is available at www.synovusconnections.com, or by visiting any Synovus Bank division branch, or by calling 1-888-SYNOVUS (796-6887). We normally deduct fees and charges automatically from the Card Account balance at the time a fee or charge is incurred.

Synovus Connections Visa Prepaid Card Cardholder Agreement

Unclaimed Property. If we have no record of any Card activity for one (1) or more years, applicable law may require us to report the balance in the Card Account as unclaimed property. If this occurs, we may try to locate you at the latest postal address shown in our records. If we are unable to locate you, we may be required to deliver any funds remaining in the Card Account to the state as unclaimed property. If you live in a state that does not require us to send unclaimed prepaid card balances to the state, we will be entitled to retain those funds after your Cards have been inactive for twelve (12) months. “Inactive” means that you have not used the Cards or added funds to the Card Account for twelve (12) months and that during that time you did not communicate with us by telephone, mail or email.

Periodic Statements/Balance Inquiries/Transaction History. You agree to receive transaction history information electronically for your Card Account. Electronic transaction history is made available via the consumer website at www.synovusconnections.com or by use of the Synovus Connections Mobile App and covers the prior sixty (60) days of transactions for your Cards. You also may obtain your current balance at any time by calling 1-888-SYNOVUS (796-6887) and providing your identifying information.

Foreign Transactions. If you conduct a transaction in a currency other than U.S. dollars, Visa USA will convert any related debit or credit into U.S. dollars in accordance with their then-current rules. At the present time, Visa USA uses an exchange rate that is based on either: (a) a rate selected from a range of rates available in wholesale currency markets, or (b) the government-mandated rate. This rate may be different from the rate in effect on the date of your transaction. Visa may impose a conversion fee on each transaction. We also will impose an additional foreign transaction fee for Visa card transactions, in the amount disclosed on the Synovus Connections Visa Prepaid Card Schedule of Fees and Charges, which is included at the end of this Agreement. (A copy of the Schedule of Fees and Charges also will be provided to you at account opening, and is available at www.synovusconnections.com, or by visiting any Synovus Bank division branch, or by calling 1-888-SYNOVUS (796-6887).) The charge applies to both debits and credits.

Recurring Transactions. The Cards are not recommended for recurring transactions. “Recurring Transactions” are transactions that are automatically charged to your Card at substantially regular intervals (such as weekly, monthly or quarterly) without any further action on your part to initiate each transaction after you provide the initial authorization. Examples of merchants that may use recurring transactions include Internet service providers, health clubs, insurance companies that automatically charge premiums to the Card, “Book of the Month Club” type merchants, cable TV services and the like. Because the Card is prepaid and does not carry a credit line, these merchants may suspend or cancel your service if you do not have enough funds left on the Card when that recurring transaction comes due. This could be important if the recurring charge is for an essential service. If you obtained the Card to use specifically at these types of merchants, you may not be satisfied with the Card and we recommend that you notify us that you would like to close your account and receive a refund of any balance on the Card.

Governing Law/Jurisdiction. This Agreement will be governed by and interpreted in accordance with Federal law and, to the extent Federal law does not apply, by the laws of the State of Georgia. You consent and submit to the exclusive jurisdiction of the State and Federal courts located in Georgia in all controversies arising out of or in connection with the use of the Card and this Agreement.

Synovus Connections Visa Prepaid Card Cardholder Agreement

Void Where Prohibited. Not all services described in this Agreement are available to all persons or at all locations. We reserve the right to limit, at our sole discretion, the provision of any such services to any person or in any location. Any offer of a service in this Agreement shall be deemed void where prohibited.

Non-Assignability. Your rights under this Agreement may not be transferred by you, by operation of law or otherwise, without our prior consent or as required by law. However, your obligations under this Agreement will be binding on all transferees, assignees and your estate and personal representatives. We may transfer your accounts to another depository institution, and assign this Agreement and our related rights and obligations, at any time and without prior notice to you or your consent, except as may be required by law.

Entire Agreement. This Agreement sets forth the entire understanding and agreement between you and us, whether written or oral, with respect to its subject matter and supersedes any prior or contemporaneous understandings or agreements with respect to their subject matter.

Severability. If any of the terms of this Agreement are invalid, changed by applicable law or declared invalid by order of court or regulatory authority, the remaining terms of this Agreement shall not be affected, and this Agreement shall be interpreted as if the invalid terms had not been included in this Agreement.

Delay of Rights. The Bank can waive or delay enforcement of any of its rights under this Agreement without losing them.

Notices. We may send notices to you at the last postal address reflected for you in our Card records or, if permitted by law, at your email address as reflected in our records. For jointly-owned Cards, notices sent to any of you shall be deemed given to all of you. If your postal address, email address or telephone number(s) change, you agree to notify us immediately at the Customer Service telephone number or address stated below in the section titled "Questions and Customer Service." Failure to maintain an accurate postal address or email address with us may result in Card information being sent to the wrong person and/or your transactions being declined at the point-of-sale. You authorize us or any of our agents to contact you at any postal address, telephone number or email address you have provided to us at account opening or otherwise. You authorize us to leave a message on your voicemail or with any person that answers any telephone number you have provided to us. If you provide us with any telephone number that is a mobile, cellular phone or similar device, you agree for us to contact you using text messages. You authorize us to call any telephone number you have provided to us using an automated telephone dialing system and/or prerecorded messages. You also authorize us to send email messages to any address where we can reasonably believe we can contact you. You may be charged by your wireless provider to receive email messages or text messages.

Change in Terms. Subject to the limitations of applicable law, we may at any time add to, delete or change the terms of this Agreement. We will provide you advance or after-the-fact notice of any such changes if required by law or if we otherwise choose to do so.

Questions and Customer Service. If you have questions regarding your Cards, you may call 1-888-SYNOVUS (796-6887) or write to Customer Service, P.O. Box 23061, Columbus GA 31902.

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Synovus Connections Visa Prepaid Card Cardholder Agreement

Disclaimer of Warranties. EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, WHETHER EXPRESS OR IMPLIED, REGARDING THE CARD, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

Limited Liability. WE WILL NOT BE LIABLE TO YOU FOR: DELAYS OR MISTAKES RESULTING FROM ANY CIRCUMSTANCES BEYOND OUR CONTROL, INCLUDING, WITHOUT LIMITATION, ACTS OF GOVERNMENTAL AUTHORITIES, NATIONAL EMERGENCIES, INSURRECTION, WAR, OR RIOTS; THE FAILURE OF MERCHANTS TO HONOR THE CARD; THE FAILURE OF MERCHANTS TO PERFORM OR PROVIDE SERVICES; COMMUNICATION SYSTEM FAILURES; OR FAILURES OR MALFUNCTIONS ATTRIBUTABLE TO YOUR EQUIPMENT, ANY INTERNET SERVICE, OR ANY PAYMENT SYSTEM. IN THE EVENT THAT WE ARE HELD LIABLE TO YOU, YOU WILL ONLY BE ENTITLED TO RECOVER YOUR ACTUAL DAMAGES. IN NO EVENT SHALL YOU BE ENTITLED TO RECOVER ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY OR SPECIAL DAMAGES (WHETHER IN CONTRACT, TORT OR OTHERWISE), EVEN IF YOU HAVE ADVISED US OF THE POSSIBILITY OF SUCH DAMAGES. THIS PROVISION SHALL NOT BE EFFECTIVE TO THE EXTENT OTHERWISE REQUIRED BY LAW. TO THE EXTENT PERMITTED BY LAW, YOU AGREE THAT YOUR RECOVERY FOR ANY ALLEGED NEGLIGENCE OR MISCONDUCT BY THE BANK SHALL BE LIMITED TO THE TOTAL AMOUNT LOADED ON THE CARD.

ARBITRATION OF CLAIMS

Please read this provision carefully. It provides that certain disputes will be resolved by binding arbitration. Arbitration replaces the right to go to court, the right to a jury, and the right to participate in a class action or similar proceeding. In arbitration, a dispute is resolved by an arbitrator rather than by a judge or jury. Discovery may be more limited in arbitration than in a court proceeding, and the right and grounds to appeal from an arbitrator's award are more limited than in an appeal from a court proceeding.

Arbitration procedures are generally simpler and more limited than court procedures.

Either you or the Bank may, without the other's consent, elect mandatory binding arbitration for any past, present or future claim, dispute, or controversy between you and the Bank (or any agent, employee, successor, representative or assign of either party) related to: (i) the Card; (ii) any service relating to the Card; (iii) this Agreement, including the application, enforceability or interpretation of this Agreement and this arbitration provision; and (iv) any other agreement or instrument relating to the Card or any such service ("**Claim**"). Once arbitration is elected for a Claim, that Claim shall be settled by binding arbitration under the Federal Arbitration Act (the "**FAA**"). A Claim is subject to arbitration, without regard to the legal theory on which it is based or the remedy (e.g., damages, injunctive or declaratory relief) sought. This includes: a Claim based on contract, tort, fraud, agency, negligence, statute, common law, equity, or regulation; a Claim made as a counterclaim, cross-claim, third-party claim or otherwise; and a Claim made separately or with other claims. A party who initiates a proceeding in court may elect arbitration with respect to any Claim advanced in that proceeding by any other party. Unless otherwise required by law: neither party may join or consolidate Claims by or against others in any arbitration; neither party may include a Claim in any arbitration as a representative or member of a class; neither party may act in any arbitration in the capacity of a private attorney general or otherwise for the benefit of the public; the arbitrator shall not have the authority to

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Synovus Connections Visa Prepaid Card Cardholder Agreement

Arbitration of Claims (continued)

award relief for or against anyone on a class or representative basis; and neither you nor the Bank may pursue a Claim in court as a class action, private attorney general action or other representative action. Claims, including assigned Claims, of two (2) or more persons may not be joined or consolidated in the same arbitration. However, co-applicants and authorized users of a single Card and/or related cards are considered as one person, and the Bank, its officers, directors, employees, agents, and affiliates are considered as one person.

Other Claims Subject to Arbitration. In addition to Claims by you and the Bank, Claims made by or against anyone connected with you or the Bank or claiming through you or the Bank, including a person you have authorized to use the Card, or an employee, agent, representative, affiliated company, predecessor or successor, heir, assignee, or trustee in bankruptcy, shall be subject to arbitration.

Exceptions. Claims subject to the jurisdiction of the small claims court (or your state's equivalent court) are not subject to arbitration and may proceed only on an individual (non-class, non-representative) basis, as described above, in such court. This arbitration agreement also does not limit or constrain the Bank's right to interplead funds in the event of claims to Card funds by several parties, to exercise a security interest or lien the Bank may hold in any property, the Bank's compliance with legal process involving Card funds or other property, or its right of setoff.

Broadest Interpretation. Any question about whether a Claim is subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest manner permitted by law to allow its enforcement. Any such questions will be decided by the arbitrator.

How the Arbitration Works:

How does a party initiate arbitration? All Claims shall be resolved by binding arbitration by the American Arbitration Association (the "AAA"), under its Arbitration Rules for the Resolution of Consumer-Related Disputes. You may obtain copies of the current rules, forms and instructions for initiating arbitration by contacting:

American Arbitration Association
1633 Broadway, 10th Floor
New York, New York 10019
Website: www.adr.org
800-778-7879 (toll free)

If the AAA is not available or is unwilling to administer the arbitration, the arbitration will be administered by the National Arbitration Forum ("NAF"), under the NAF Code of Procedure then in effect. You may obtain information about how to initiate arbitration from the NAF at www.adrforum.com, or by writing to the NAF at P.O. Box 50191, Minneapolis, MN 55405.

Compelling Arbitration. At any time, you or the Bank may ask a court of competent jurisdiction to compel arbitration of Claims, or to stay the litigation of Claims pending arbitration, even if such Claims are part of a lawsuit, unless a trial has begun or a final judgment has been entered. Even if a party fails to exercise these rights at any particular time, or in connection with any particular Claims, that party can still require arbitration at a later time or in connection with any other Claims.

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Synovus Connections Visa Prepaid Card Cardholder Agreement

What procedures and law are applicable in arbitration? A single arbitrator will resolve Claims. The arbitrator will be a lawyer with at least ten (10) years' experience in private practice or as a judge of a court of record. The arbitration will follow the rules and procedures of the arbitration administrator in effect on the date the arbitration is filed unless they are inconsistent with this Agreement. In that case, this Agreement will control. The arbitrator will take reasonable steps to protect Cardholder information and other confidential information if requested to do so by you or the Bank. In addition to the parties' rights to obtain information prior to the hearing under the arbitration administrator's rules, either party may ask the arbitrator for more information from the other party. The arbitrator will decide whether the discovery of such information is warranted in his or her sole discretion, after allowing the other party the opportunity to respond to the request. The arbitrator will apply applicable substantive law, to the extent consistent with the FAA and this Agreement, including applicable statutes of limitations, will honor all claims of privilege recognized by law, and will only have the power to award to a party such damages and other relief, if any, as are supported by substantial evidence and provided under applicable substantive law. Any in-person arbitration hearing will be held at a place chosen by the arbitration administrator in the same city as the U. S. District Court in your state closest to your then current residence address, or at some other place to which you and Bank agree in writing. You and the Bank may choose to be represented by counsel. The arbitrator will make any award in writing and, if requested by you or by the Bank, will provide a brief statement of the reasons for the award. The award will determine the rights and obligations between the named parties only, and only in respect of the Claims in arbitration, and will not have any bearing on the rights and obligations of any other person or on the resolution of any other dispute. Who pays? Whoever initiates the Claim pays the initial filing fee, unless you initiate the Claim and you get a fee waiver under the applicable rules of the arbitration administrator. The Bank will pay any initial filing fee that the arbitration rules require the Bank to pay. If there is a hearing, the Bank will pay any fees of the arbitrator and arbitration administrator for the first day of that hearing. All other fees will be allocated as provided by the rules of the arbitration administrator and applicable law. However, the Bank will advance or reimburse your fees if the arbitration administrator or arbitrator determines there is good reason for requiring the Bank to do so, or if you ask the Bank and the Bank, in its discretion, agrees to do so. If the arbitrator issues an award in the Bank's favor, you will not be required to reimburse the Bank for any fees the Bank has previously paid to the arbitration administrator or fees for which the Bank is responsible, unless the arbitrator finds that you have acted in bad faith or that your Claim was frivolous. The arbitrator may award attorneys' fees and costs to the prevailing party in the arbitration. To the extent that fees and costs are not made a part of the award, each party will bear the expense of its experts, attorneys, witnesses and other expenses (except as set forth above), regardless of which party prevails. When is the arbitration award final? The arbitrator's award is final and binding 15 days after it is mailed or otherwise sent to the parties by the arbitration administrator. A final and binding award is subject to judicial review and enforcement as provided by the FAA or other applicable law. The award of the arbitrator can be enforced in any court having jurisdiction.

Survival. This arbitration provision shall survive: (i) the termination of this Agreement; (ii) the bankruptcy of any party; and (iii) any transfer, sale or assignment of your Card, or any amounts owed on your Card, to any other person or entity. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. Any different agreement regarding arbitration must be agreed to in writing.

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Synovus Connections Visa Prepaid Card Cardholder Agreement

Arbitration Acknowledgement. Your Card is being made available and priced by the Bank on the basis of your acceptance of this arbitration clause. By accepting your Card, you acknowledge that you are giving up the right to litigate Claims if either party elects arbitration of the Claims pursuant to this clause, except as otherwise expressly provided herein, and you hereby knowingly and voluntarily waive the right to trial of all Claims subject to this Agreement. You further acknowledge that you have read this arbitration provision carefully, agree to its terms, and are entering into this Agreement voluntarily and not in reliance on any promises or representations whatsoever except those contained in this Agreement.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE

This Electronic Funds Transfer Agreement and Disclosures (“*EFT Agreement*”) supplements and is part of your Synovus Connections Visa Prepaid Card Cardholder Agreement (“*Agreement*”) for your Synovus Connections Visa Prepaid Card, which includes additional terms and conditions for your Card. This EFT Agreement covers the Temporary Card that was provided to you when you opened your Card Account, the Personalized Visa Card(s) that you receive, and any Companion Card that you request and that we agree to provide to one or more Companion Cardholders. Unless stated otherwise in this Agreement, the term “*Card*” refers to the Temporary Card, the Personalized Card(s), and all Companion Cards.

Transfer Types and Limitations.

Card Use. You may use the Card to: (1) purchase goods and services where Visa debit cards are accepted and (2) access cash at ATMs displaying the Visa and PLUS[®] name and/or logo. For further information on networks supported by your Synovus Connection Card, go to www.synovusconnections.com. In addition, you may use your Card number (the number embossed on your Card) to purchase goods or services over the Internet, by mail order, and by telephone from participating Visa merchants. This Card number information cannot be used for: (i) any purchase where a physical card must be handed to a merchant for payment; (ii) any transaction that requires in-person presentment of a physical card; (iii) “dual mode” transactions (e.g., theater ticket purchases, hotel stays, car rentals, online purchases picked up in person, and other transactions that require the subsequent presentment of a physical card bearing the same number); or (iv) gambling web sites. The Card cannot be used for vehicle rental transactions or for gambling transactions. Vehicle rental transactions are defined as purchases made with businesses that are classified in the following Visa Merchant Category Codes (MCCs): Car Rental Companies; and Truck and Utility Trailer Rentals. Gambling transactions are defined as purchases made with businesses classified in the following Visa Merchant Category Code (MCC): Betting (including Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers). MCCs are assigned to businesses by Visa based on the primary line of business. Synovus Bank does not determine how businesses are classified or which MCC is assigned to any business. You may not pay bills or have money taken off your Card using the Card Account number (which is different from the number embossed on your Card) or account routing number. Any transactions of these types may be rejected.

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Synovus Connections Visa Prepaid Card Cardholder Agreement

Loading the Card Account. You may load funds to your Card Account in any of the following ways:

- In a Synovus branch by providing cash.
- By Direct Deposit from your employer or other source(s).
- By loading funds at other locations that can be found by going to www.synovusconnections.com
- We may in the future also add other methods for you to load funds to your Card Account. See www.synovusconnections.com for those options.

Load and Balance Limits. You can add funds to your Card Account no more than ten (10) times per month, regardless of how many Cards you have. The total amount of loads for all of your Cards combined (including any Companion Cards) on any one (1) day may not exceed \$6,000. The maximum balance that you may have in your Card Account at any time (regardless of how many Cards you have) is \$10,000. Do not exceed these limits. If you attempt to add more than \$6,000 to your Card Account on one (1) day, or if you attempt any load that would cause the maximum amount in your Card Account to exceed \$10,000, the full amount of the load may be rejected. The minimum amount that you may add to your Card Account at any one time is \$20. We may increase or decrease these limits from time to time in our sole discretion upon notice to you.

Limitations on Dollar Amounts of Transfers. You may withdraw a total of no more than \$505 per day at any ATM. You may not withdraw more than a total of \$2,500 per day in cash in a Synovus division branch or other bank, and those other banks may have lower limits. You may not make purchases with your Cards that in the aggregate exceed \$3,000 per calendar day.

Fees and Charges. Fees and charges for your Card are disclosed on the Synovus Connections Visa Prepaid Card Schedule of Fees and Charges, which is included at the end of this Agreement. (A copy of the Schedule of Fees and Charges also will be provided to you at account opening, and is available at www.synovusconnections.com, or by visiting any Synovus Bank division branch, or by calling 1-888-SYNOVUS (796-6887).)

ATM Fees. When you use an ATM not owned by us, we will charge you a fee for each transaction as disclosed on the Synovus Connections Visa Prepaid Card Schedule of Fees and Charges. The operator of the ATM or any network used by the ATM may impose a separate fee that you would be required to pay. The ATM owner/operator also may charge you a fee for a balance inquiry even if you do not complete a fund transfer, withdrawal or other transaction.

Synovus Connections Visa Prepaid Card Cardholder Agreement

Confidentiality. We may disclose information to third parties about you, your Card Account, and the transactions you make: (i) where it is necessary or helpful for completing transactions; (ii) in order to verify the existence and condition of the Card Account for a third party (e.g., a merchant); (iii) in order to comply with government agency or court orders; (iv) if you give us your consent; (v) to service providers who administer the Card Account or perform data processing, records management, collections, and other similar services for us, in order that they may perform those services; (vi) in order to prevent, investigate or report possible illegal activity; (vii) in order to issue authorizations for transactions on the Card; and (viii) as permitted by law. Please see our Privacy Policy for further details.

Documentation.

ATM Receipts. You can get a receipt at the time you make any withdrawal with your Card using one of our ATMs.

Balance and Transaction Information. You may obtain information about the amount of money you have remaining in your Card Account by calling 1-888-SYNOVUS (796-6887). This information, along with a 60-day history of account transactions, is also available online at www.synovusconnections.com and by using the Synovus Connections Mobile App. You also have the right to obtain a 60-day written history of account transactions by calling Customer Service at 1-888-SYNOVUS (796-6887) or by writing to us at P.O. Box 23061, Columbus GA 31902. You also may obtain your current balance at any time by calling the above number and providing your identifying information.

Direct Deposits – Preauthorized Credits. If you have arranged to have Direct Deposits made to your Card Account at least once every sixty (60) days from the same person or company, the person making the deposit will tell you every time it makes the deposit, or you can call us at 1-888-SYNOVUS (796-6887) to find out whether or not the deposit has been made.

Preauthorized Payments; Recurring Transactions.

Right to Stop Payment and Procedure for Doing So. As explained further in your Agreement, we do not recommend using the Card for recurring transactions. Recurring transactions are transactions that are automatically charged to your Card at substantially regular intervals (such as weekly, monthly or quarterly) without any further action on your part to initiate each transaction after you provide the initial authorization. However, if you have established recurring payments from your Card, you can stop those payments. Here's how:

Call us at 1-888-SYNOVUS (796-6887), or write to us at, Customer Service, P.O. Box 23061, Columbus, GA 31902, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We may charge you a fee for each stop payment order you give us (see the Synovus Connections Visa Prepaid Card Schedule of Fees and Charges, which is included at the end of this Agreement. (A copy of the Schedule of Fees and Charges also will be provided to you at account opening, and is available at www.synovusconnections.com, or by visiting any Synovus Bank division branch, or by calling 1-888-SYNOVUS (796-6887).) Also, please be advised that stopping any payment to a merchant will result in all payments to that merchant being stopped. If you wish to retain or continue any recurring or other payment(s) to a merchant for which you have requested a stop payment, this payment must be re-established with that merchant.

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Synovus Connections Visa Prepaid Card Cardholder Agreement

Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay is responsible for telling you, ten (10) days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for Failure to Stop Payment. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

Our Business Days. Our business days are Monday through Friday, excluding federal and legal banking holidays in the State of Georgia.

In Case of Errors or Questions About Your Card Account. Telephone us at 1-888-SYNOVUS (796-6887), or write us at, Visa Cardholder Services Center, Dispute Processing, P.O. Box 636001, Highlands Ranch, CO 80163-6001 as soon as you can, if you think an error has occurred in your Card Account. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling or writing to us at the number or address above. You will need to tell us:

- Your name and Card Account number.
- Why you believe there is an error, and the dollar amount involved.
- Approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card Account within ten (10) business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete the investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your Card Account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need information about our error-resolution procedures, call us at the Customer Service telephone number shown above or visit us at www.synovusconnections.com.

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Synovus Connections Visa Prepaid Card Cardholder Agreement

Your Liability for Unauthorized Transfers. Tell us AT ONCE if you believe your Card or PIN has been lost or stolen. Telephoning us at 1-888-SYNOVUS (796-6887) is the best way of keeping your possible losses down. You could lose all the money in your Card Account. If you tell us within two (2) business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card or PIN, and we can prove that we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500. You will not be liable for the amounts stated above unless we determine that you were grossly negligent or fraudulent in the handling of your Card. You agree that any unauthorized use does not include use by a person to whom you have given authority to use the Card or PIN and that you will be liable for all such uses by such person.

Also, if your transaction history/periodic statement shows transactions that you did not make, including those made by Card, PIN or other means, tell us at once. If you do not tell us within sixty (60) days after the transaction history/periodic statement was made available to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the Card value if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Notice of Lost or Stolen Cards/Unauthorized Activity. You agree to notify us of the loss, theft or unauthorized disclosure of any number, or code that might be used to access Card funds. If you believe the Card has been lost or stolen or that someone has transferred or may transfer value from your Card Account without authorization, contact us at the address or phone number listed previously in “In Case of Errors or Questions about Your Card Account.” You agree to cooperate reasonably with us in our attempts to recover funds from, and to assist in the prosecution of, any unauthorized users of your Card. If you authorize another person to use the Card, you agree to be liable for all transactions arising from the use of the Card by that person, to the fullest extent permitted by law.

Our Liability for Failing to Make Transfers. If we do not complete a transfer to or from the Card Account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance: (a) If, through no fault of ours, your Card account funds are insufficient for the transaction or are unavailable for withdrawal (for example, because they have not been finally collected or are subject to legal process); (b) If the automated teller machine where you are making the transfer does not have enough cash; (c) If a computer system, ATM, or POS terminal was not working properly and you knew about the problem when you started the transaction; (d) If a merchant refuses to honor the Card; (e) If circumstances beyond our control (such as fire, flood, terrorist attack or national emergency) prevent the transaction, despite reasonable precautions that we have taken; (f) If you attempt to use a Card that has not been properly activated; (g) If the Card has been reported as lost or stolen, has been suspended by you or us, or we have reason to believe the transaction is not authorized by you; or (h) as otherwise provided in the Card Agreement.

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Synovus Connections Visa Prepaid Card Cardholder Agreement

Summary of Card Account Limits

All limits apply to the Card Account, not on a Card-by-Card basis.

Credit Transaction (Load) Limits

Minimum Load Amount	\$20
Maximum Number of Loads per Month	10
Daily Maximum Load Amount	\$6,000
Maximum Card Balance	\$10,000

Debit Transaction Limits

Maximum Number of Debit Transactions	No Limit
Daily Maximum Purchase Amount	\$3,000
Daily Maximum Withdrawal Amount	\$505
Daily Cash Withdrawal Maximum in a Bank Branch	\$2,500

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**Synovus Connections Visa Prepaid Card Cardholder Agreement
Prepaid Card Schedule of Fees and Charges**

**Synovus Connections® Visa® Prepaid Card
Schedule of Fees and Charges**

As of 09/20/17

Fee Description	Details	
Getting Started		
Account Opening	\$4.00	Charged only when the Card Account is first opened.
Companion Card Account Opening	\$4.00 each	Each account can have up to 4 additional cards (Companion Cards) in addition to the primary card.
Monthly Usage		
Monthly Card Maintenance Fee	\$4.00	One monthly fee is charged to the Card Account, no matter how many cards.
Add Money		
Direct Deposit	\$0.00	Check with your employer about whether payroll direct deposit is available where you work. All cardholders can load by Direct Deposit.
Load Card in a Synovus Branch (cash only)	\$0.00	Checks must be converted to cash prior to loading these funds to the card as a separate transaction. Synovus Check Cashing Fee may apply. ¹ Visit any Synovus Branch for details about check cashing fees. All cardholders can load the Card Account in a Synovus Branch.
Load Card at a non-Synovus Location	\$0.00	Synovus will charge you \$0.00 to reload at a non-Synovus location, but the non-Synovus third party may charge you a fee to load your card. All cardholders can load the Card Account at a non-Synovus location (where available).
Spend and Access Money in the U.S.		
Per Purchase Transaction	\$0.00	There is no limit on the number of purchase transactions. There is a \$3,000 daily maximum purchase amount for the Card Account.
Withdraw Cash at a Synovus ATM	\$0.00	Visit www.synovusconnections.com for a list of Synovus ATM locations.
Balance Inquiry at a Synovus ATM	\$0.00	
Withdraw Cash at a Non-Synovus ATM	\$2.50 each	Synovus will charge you \$2.50 to withdraw cash at a non-Synovus ATM and the ATM owner may also charge you a fee, even if you do not complete a transaction. Synovus has no control over the fees charged by third parties.
Balance Inquiry at a Non-Synovus ATM	\$1.00 each	Synovus will charge you \$1.00 for a balance inquiry at a non-Synovus ATM and the ATM owner may also charge you a fee. Synovus has no control over the fees charged by third parties.
Cash Back with Purchases	\$0.00	Synovus will charge you \$0.00 to get cash back when you make a purchase, but the merchant may charge you a fee. Synovus has no control over the fees charged by third parties.
Bank Teller Cash Withdrawal at a Synovus Branch	\$0.00	There is no limit on the number of withdrawal transactions.
Withdraw Cash at a non-Synovus Bank or other Third Party Location	\$0.00	Synovus will charge you \$0.00 to withdraw cash at a non-Synovus location, but the non-Synovus Bank or other third party may charge you a fee. Synovus has no control over the fees charged by third parties.

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Synovus Connections Visa Prepaid Card Cardholder Agreement

**Synovus Connections® Visa® Prepaid Card
Schedule of Fees and Charges**

As of 09/20/17

Fee Description	Details	
Spend and Access Money Outside the U.S. (International Transactions)		
Foreign Transactions	3% of the amount	Synovus will charge you 3% of the amount of the transaction and the merchant may also charge you a fee. Synovus has no control over the fees charged by third parties.
Withdrawal at an International ATM	\$5.00 each	Synovus will charge you \$5.00 to withdraw cash at an international ATM, and the ATM owner may also charge you a fee. Synovus has no control over the fees charged by third parties.
Balance Inquiry at an International ATM	\$5.00 each	Synovus will charge you \$5.00 to withdraw cash at an international ATM, and the ATM owner may also charge you a fee. Synovus has no control over the fees charged by third parties.
Information and Customer Service		
Automated Phone Line (Interactive Voice Response)	\$0.00	There is no fee to get account information by calling 1-888- SYNOVUS (796-6887). Select the Prepaid Card option and follow the prompts.
Online at www.synovusconnections.com	\$0.00	There is no fee to enroll your card and use this site to manage your account, access account information, view statements and more.
Live Customer Service Agent	\$0.00	There is no fee to speak with a Customer Service Agent.
Other		
Stop Payment	\$15.00 each	Visit a branch or call 1-888-SYNOVUS (796-6887).
Companion Card - Standard Delivery	\$0.00	The card will be sent by mail and will arrive in 7-10 business days.
Companion Card - Express Mail	\$20.00 each	Charged in addition to the Companion Card Account Opening Fee. The card will be expedited and will arrive in 2-3 business days.
Replacement Card - Instant Issue in a Synovus Branch	\$10.00 each	The instant issue card is temporary. The permanent card will be sent by mail and will arrive in 7-10 business days.
Replacement Card - Standard Delivery	\$5.00 each	The card will be sent by mail and will arrive in 7-10 business days.
Replacement Card - Express Mail	\$25.00 each	The card will be expedited and will arrive in 2-3 business days.

Fees are subject to change.

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

The Synovus Connections Visa Prepaid Card is issued by Synovus Bank. For more information about this card, you can visit any Synovus Bank Branch; visit www.synovusconnections.com; call us at 1-888-SYNOVUS (796-6887); or write us at Customer Service, P.O. Box 23061, Columbus, GA, 31902. The balance of this card is covered by FDIC Insurance.

¹ The Synovus On-Us Check Cashing Fee for Non-Deposit Accountholders will be waived IF the balance of the Synovus Connections Visa Prepaid card is \$20.00 or more. If the card balance is less than \$20.00, a load of at least the Minimum Load Amount of \$20.00 will be required in order to avoid the Synovus On-Us Check Cashing Fee for Non-Deposit Accountholders; or customers have the option to pay the Synovus On-Us Check Cashing Fee for Non-Deposit Accountholders. An on-us check is a check drawn on Synovus Bank.

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