

**Synovus Connections® Visa® Prepaid Card**  
**Synovus Bank Summary Fee Disclosure**  
**April 1, 2019**

Monthly Card Maintenance Fee	Per Purchase	ATM cash withdrawal	Cash Reload
<b>\$4</b>	<b>\$0</b>	<b>\$0</b> in-network	<b>\$5.95*</b>
		<b>\$2.50</b> out-of-network	

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ATM balance inquiry - (in-network or out-of-network)	\$0 or \$1
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Customer Service Call (Live or Automated Agent)	\$0
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Inactive	\$0 per month
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**We charge 8 other types of fees.** Here are some of them:

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Account Activation	\$4.00
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Companion Card / Additional Card	\$4.00
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\*This fee can be lower depending on how and where this Card is used

**No overdraft/credit feature.**

Your funds are eligible for FDIC insurance

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

Find details and conditions for all fees and services inside the package or [synovusconnections.com](http://synovusconnections.com).

# Synovus Connections® Visa® Prepaid Card

## Synovus Bank Schedule of Fees and Charges

### List of all Fees and Charges for the Synovus Connections® Visa® Prepaid Card April 1, 2019

All Fees	Amount	Details
<b>Get Started</b>		
Account Activation	\$4	Charged only when the card account is first opened.
Companion Card / Additional Card	\$4	Each account can have up to 4 additional cards (Companion Cards) in addition to the primary card.
<b>Monthly Usage</b>		
Monthly Card Maintenance Fee	\$4	One monthly fee is charged to the Card Account, no matter how many cards.
<b>Add Money</b>		
Direct Deposit	\$0	Check with your employer about whether payroll direct deposit is available where you work. All cardholders can load by Direct Deposit.
Cash Reload at a Synovus Branch	\$0	All cardholders can load the Card Account in a Synovus Branch. Locations may be found at <a href="http://synovusconnections.com">synovusconnections.com</a> .
Cash Reload at a Non-Synovus Location	\$5.95	Fees of up to \$5.95 may apply when reloading your Card at Visa ReadyLink and Green Dot® Network locations. These fees are subject to change without notice. Locations may be found at <a href="http://synovus.com/locations">synovus.com/locations</a> .
<b>Spend Money</b>		
Per Purchase	\$0	
<b>Get Cash</b>		
ATM Withdrawal (in-network)	\$0	"In-Network" refers to Synovus Bank ATM Network. Locations can be found at <a href="http://Synovus.com/locations">Synovus.com/locations</a> .
ATM Withdrawal (out-of-network)	\$2.50	This is our fee. "Out-of-network" refers to all ATMs outside of the Synovus Bank Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Information</b>		
ATM Balance inquiry (in-network)	\$0	"In-network" refers to Synovus Bank ATM Network. Locations can be found at <a href="http://synovus.com/locations">synovus.com/locations</a> .
ATM Balance Inquiry (out-of-network)	\$1	This is our fee. "Out-of-network" refers to all ATMs outside of the Synovus Bank Network. You may also be charged a fee by the ATM operator.
<b>Using your card outside the U.S.</b>		
International Transaction	3%	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.
International ATM Balance Inquiry	\$5	This is our fee. You also may be charged a fee by the ATM operator.
International ATM Cash Withdrawal	\$5	This is our fee. You also may be charged a fee by the ATM operator, even if you do not complete the transaction.
<b>Other</b>		
Replacement and/or Lost/Stolen Card Standard Delivery	\$5	The card will be sent by mail and will arrive in 7-10 business days.
Replacement and/or Lost/Stolen Card Express Mail	\$25	The card will be expedited and will arrive in 2 -3 business days.
Companion Card Express Mail	\$20	Charged in addition to the Companion Card Account Opening Fee. The card will be expedited and will arrive in 2-3 business days.
Instant Issue Lost/Stolen and/or Card Replacement	\$10	The instant issue card is temporary. The permanent card will be sent by mail and will arrive in 7-10 business days.
Stop Payment	\$15	Visit a branch or call 1-888-SYNOVUS (796-6887)

Your funds are eligible for FDIC Insurance.

No overdraft/credit feature.

For more information about this card, call or visit any Synovus Bank Branch; visit [synovusconnections.com](http://synovusconnections.com); call us at 1-888-SYNOVUS (796-6887) and speak with a Customer Service Representative; or write us at Customer Service, P.O. Box 23061, Columbus, GA, 31902.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).