

**Summary of Terms**

**For Travel Rewards Visa®, Rewards Visa®, Cash Rewards Visa® and Classic Visa®**

	<b>Travel Rewards Visa® Credit Card</b>	<b>Rewards Visa® Credit Card and Cash Rewards Visa® Credit Card</b>	<b>Classic Visa® Credit Card</b>
<b>Interest Rates &amp; Interest Charges</b>			
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0.00%</b> Introductory APR for the first six (6) months.</p> <p>After that, your APR will be <b>11.24%, 14.24% , 17.24%, or 23.24%</b> based on your creditworthiness and other factors.* This APR will vary with the market based on the Prime Rate.</p>	<p><b>0.00%</b> Introductory APR for the first six (6) months.</p> <p>After that, your APR will be <b>11.24%, 14.24% , 17.24%, or 23.24%</b> based on your creditworthiness and other factors.* This APR will vary with the market based on the Prime Rate.</p>	<p><b>0.00%</b> Introductory APR for the first six (6) months.</p> <p>After that, your APR will be <b>9.24%, 12.24%, 15.24% , or 21.24%</b> based on your creditworthiness and other factors.* This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers and Overdraft Protection Transactions</b>	<p><b>0.00%</b> Introductory APR for the first six (6) months.</p> <p>After that, your APR will be <b>11.24%, 14.24% , 17.24%, or 23.24%</b> based on your creditworthiness and other factors.* This APR will vary with the market based on the Prime Rate.</p>	<p><b>0.00%</b> Introductory APR for the first six (6) months.</p> <p>After that, your APR will be <b>11.24%, 14.24% , 17.24%, or 23.24%</b> based on your creditworthiness and other factors.* This APR will vary with the market based on the Prime Rate.</p>	<p><b>0.00%</b> Introductory APR for the first six (6) months.</p> <p>After that, your APR will be <b>9.24%, 12.24%, 15.24% , or 21.24%</b> based on your creditworthiness and other factors.* This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>26.24%</b> (except on overdraft protection transactions).*</p> <p>This APR will vary with the market based on the Prime Rate.</p>	<p><b>26.24%</b> (except on overdraft protection transactions).*</p> <p>This APR will vary with the market based on the Prime Rate.</p>	<p><b>26.24%</b> (except on overdraft protection transactions).*</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>Minimum Interest Charge</b>	None	None	None

\*The variable APRs shown here are as of September 30, 2018.

Credit Cards are issued by Synovus Bank, 1111 Bay Avenue, Columbus, GA 31901

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**Summary of Terms**

**For Travel Rewards Visa®, Rewards Visa, Cash Rewards Visa® and Classic Visa® Credit Cards**

	<b>Travel Rewards Visa® Credit Card</b>	<b>Rewards Visa® Credit Card and Cash Rewards Credit Card</b>	<b>Classic Visa® Credit Card</b>
<b>Fees</b>			
<b>Annual Fee</b>	<b>\$0</b> introductory Annual Rewards Membership Fee for one year. After that, <b>\$50</b> .	<b>None</b>	<b>None</b>
<b>Transaction Fees (All Cards)</b>			
Cash Advance	Either <b>\$10</b> or <b>4%</b> of the amount of the cash advance, whichever is greater (except on overdraft protection transactions) Either <b>\$15</b> or the amount of the overdraft protection transaction, whichever is less, on each overdraft protection transaction	Either <b>\$10</b> or <b>4%</b> of the amount of the cash advance, whichever is greater (except on overdraft protection transactions) Either <b>\$15</b> or the amount of the overdraft protection transaction, whichever is less, on each overdraft protection transaction	Either <b>\$10</b> or <b>4%</b> of the amount of the cash advance, whichever is greater (except on overdraft protection transactions) Either <b>\$15</b> or the amount of the overdraft protection transaction, whichever is less, on each overdraft protection transaction
Foreign Transaction Fee	<b>None</b>	<b>3%</b> of each transaction	<b>3%</b> of each transaction
<b>Penalty Fees</b>			
Late Payment	Up to <b>\$35</b>	Up to <b>\$35</b>	Up to <b>\$35</b>
Returned Payment	Up to <b>\$25</b>	Up to <b>\$25</b>	Up to <b>\$25</b>

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