

Summary of Terms

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

	Travel Rewards Visa® Credit Card	Rewards Visa® Credit Card and Cash Rewards Visa® Credit Card	Classic Visa® Credit Card
Interest Rates & Interest Charges			
Annual Percentage Rate (APR) for Purchases	<p>0.00% Introductory APR for the first six (6) months.</p> <p>After that, your APR will be 9.24%, 12.24% , 15.24%, or 21.24% based on your creditworthiness and other factors.* This APR will vary with the market based on the Prime Rate.</p>	<p>0.00% Introductory APR for the first six (6) months.</p> <p>After that, your APR will be 9.24%, 12.24% , 15.24%, or 21.24% based on your creditworthiness and other factors.* This APR will vary with the market based on the Prime Rate.</p>	<p>0.00% Introductory APR for the first six (6) months.</p> <p>After that, your APR will be 7.24%, 10.24%, 13.24% , or 19.24% based on your creditworthiness and other factors.* This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers and Overdraft Protection Transactions	<p>0.00% Introductory APR for the first six (6) months.</p> <p>After that, your APR will be 9.24%, 12.24% , 15.24%, or 21.24% based on your creditworthiness and other factors.* This APR will vary with the market based on the Prime Rate.</p>	<p>0.00% Introductory APR for the first six (6) months.</p> <p>After that, your APR will be 9.24%, 12.24% , 15.24%, or 21.24% based on your creditworthiness and other factors.* This APR will vary with the market based on the Prime Rate.</p>	<p>0.00% Introductory APR for the first six (6) months.</p> <p>After that, your APR will be 7.24%, 10.24%, 13.24% , or 19.24% based on your creditworthiness and other factors.* This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>24.24% (except on overdraft protection transactions).*</p> <p>This APR will vary with the market based on the Prime Rate.</p>	<p>24.24% (except on overdraft protection transactions).*</p> <p>This APR will vary with the market based on the Prime Rate.</p>	<p>24.24% (except on overdraft protection transactions).*</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Minimum Interest Charge	None	None	None

*The variable APRs shown here are as of March 31, 2020

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

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

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