

Synovus Connections® Visa® Prepaid Card

Schedule of Fees and Charges

As of 03/28/16

Fee Description	Amount	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).
Mobile Check Deposit (Offered by Ingo Money)	See details	Mobile Check Deposit is offered by Ingo Money, a third party that is not affiliated with us, and you must agree to their terms and fees when using the service. Available approximately mid-2016. Use of Mobile Check Deposit requires your mobile service provider's data and/or text plan. Message and data rates may apply.
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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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.

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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.

Synovus Connections® Visa® Prepaid Card - Summary of Card Account Limits

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

Credit Transaction (Load) Limits		Debit Transaction Limits	
Minimum Load Amount	\$20	Maximum Number of Debit Transactions	No Limit
Maximum Number of Loads per Month	10	Daily Maximum Purchase Amount	\$3,000
Daily Maximum Load Amount	\$6,000	Daily Maximum ATM Withdrawal Amount	\$505
Maximum Card Balance	\$10,000	Daily Cash Withdrawal Maximum in a Bank Branch	\$2,500