

Synovus Classic Visa[®] Credit Card Guide to Benefits

ID Navigator Powered by NortonLifeLockTM

Visa Protection Benefits

Zero Liability

Cardholder Inquiry Services

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Emergency Card Replacement

Lost or Stolen Card Reporting and

Emergency Cash Disbursement

Your Guide to Benefits describes the benefits in effect as of July 1, 2023.

Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

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ID Navigator Powered by NortonLifeLock

Smart tools to help against the evolving threat of identity theft. Your Synovus Classic Visa Credit Card includes ID Navigator Powered by NortonLifeLock.

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind.

How ID Navigator Powered by NortonLifeLock can help:

Dark Web Monitoring – continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.

Data Breach Notifications – sends notifications on large-scale breaches so you can act quickly should a breach affect your personal information.

Stolen Wallet Assist – A stolen wallet can mean a lost identity. If your wallet is stolen you will receive guidance to help you cancel or replace key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.

One-Bureau Credit Monitoring Alerts¹ – helps you stay on top of your credit to help detect fraud more quickly. Alerts are sent when key changes are made to your credit file with a major credit bureau.

Credit, Bank & Utility Account Freezes – provides instructions and links so you can quickly freeze credit, bank and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.

Restoration Assist – U.S.-based Identity Restoration Specialists are available Monday to Friday 6 a.m. – 5 p.m. PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. Note: Visa Cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes additional Restoration features such as the LifeLock Million Dollar Protection™ Package.

U.S.-based Member Services & Support¹ is available Monday to Friday 6 a.m. – 6 p.m. PST, and Saturday 7 a.m. – 1 p.m. PST.

No one can prevent all cybercrime or identity theft.

¹ Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met, you will not receive Credit Features from Equifax. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

Visa Protection Benefits

Zero Liability

Use your Visa card to make purchases anywhere and you're protected from unauthorized use of your card or account information. With the Visa Zero Liability policy¹, your liability for unauthorized transactions² is \$0—you pay nothing.

¹ Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.

² Financial institutions may exclude from the Zero Liability policy a transaction made by a person authorized to transact business on the account and/or a transaction made by a cardholder that exceeds the authority given by the account owner.

Cardholder Inquiry Service

This service provides customer phone support for general inquiries and provides product or service information to all Visa cardholders.

Benefits at a glance

24-hour cardholder information and assistance by phone to all Visa cardholders calling from anywhere in the world, provided by Visa Global Customer Care Services at **1-800-847-2911** or refer to **Visa Global Assistance Services Toll-Free Numbers**.

(https://usa.visa.com/dam/VCOM/download/personal/security/gcas_general_numbers.pdf) that are supported 24 hours a day, seven days a week.

- Quick and accurate account and card benefit information.
- Product and service information at your fingertips.
- Customer service available in all major languages.

How it works

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product/service information for Visa cardholders. Visa Global Customer Care Services team provides information regarding general account or card benefit questions.

Roadside Dispatch®

For roadside assistance, call 1-800-847-2869

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

No membership or pre-enrollment is required. No annual dues. No limit on usage.

For a set price per service call, the program provides:

- Standard Towing – Up to 5 miles included¹
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in your area and will remain on the phone with you at your request until the police

arrive.) You have the convenience of one toll-free phone number, and you may save money because their rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week in the United States. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

1-800-847-2869 - it's that easy!

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county-maintained road only. Current fee for a standard service call is \$79.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

1 Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor your financial institution shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor your financial institution provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.

Lost or Stolen Card Reporting

With the Visa Lost/Stolen Card Reporting service, reporting a lost or stolen card is simple. Just call your Visa card issuer or Visa Global Customer Care Services at **1-800-847-2911**, or call one of our **Visa Global Toll-Free Numbers** (https://usa.visa.com/dam/VCOM/download/personal/security/gcas_general_numbers.pdf) and a Visa representative will work with you to notify the appropriate parties and replace your card.

Emergency Card Replacement and Emergency Cash Disbursement

If you have a lost or stolen card or need emergency cash, Visa can block your card (if the card number is known) and connect you with Synovus Bank. Following bank approval, cardholders can also get an emergency card replacement within one to three business days.*

*Some restrictions/limitations may apply.

Callers in certain countries dialing these numbers, including the collect number from mobile or hotel phones might be charged fees. Visa will not be responsible for any fees incurred. If the country you are in is not listed, or if you experience difficulties using any of the toll-free numbers, please call collect at **+1-303-967-1096**. (Collect calls are placed using the local operator.) If you are hearing impaired and, in the US, call **1-800-TDD-1213 (for Canada: 1-305-278-4285 and other countries: 1-512-865-2002.)**