

**Even better banking
is coming your way.**

January 1, 2019

Dear Customer Name,

I have great news to share with you. As of January 1, 2019, Florida Community Bank and Synovus Bank have finalized our agreement to come together as one bank. FCB is becoming part of Synovus, a full-service bank that's been helping people and businesses throughout the Southeast for more than 130 years. Our teams are already working behind the scenes to make sure your FCB accounts seamlessly switch to Synovus accounts in late spring 2019.

Why this is good for you

With Synovus, we'll offer you a wider range of financial products and services, giving you more ways to help you achieve your goals and making it easy and convenient to manage your money. Like FCB, Synovus is a community-minded bank, committed to being a caring, active member of your community. Many things will stay the same. For example, the friendly associates you've come to know at FCB will continue to serve you as Synovus team members.

Now, you can start to experience some of the benefits you'll enjoy as a Synovus customer:

- Use your FCB Visa® debit card to get cash at over 300 Synovus ATMs across the Southeast, with no fee.
- Cash a personal FCB check at any Synovus branch, with no fee.

Visit synovus.com/locations to see all the Synovus branches and ATMs ready to serve you throughout Florida, Georgia, Alabama, Tennessee, and South Carolina.

There's nothing you need to do

For now, keep banking as you always do. There will be a few updates in the weeks and months to come, but we'll let you know what to expect—and when. In the meantime, take a look at the enclosed brochure and the information on the back of this letter for more details as FCB transitions to Synovus.

What's next?

Watch your mailbox for more communications from us in the coming weeks. You may also hear from us by email and through social media. If you have questions or concerns, we've set up a special website and phone line dedicated to helping you and welcoming you to the Synovus family:

synovus.com/welcomefcb

1-888-850-0804

7:00 a.m. to 11:00 p.m. Eastern time, 7 days a week

We're excited about coming together with Synovus and everything this means for you. Thank you for your patience during this transition. We truly appreciate your business and look forward to helping you achieve financial success for many years to come.

Sincerely,



Kent S. Ellert
President and Chief Executive Officer
Florida Community Bank

Please see the reverse side for important FDIC and consumer privacy information. The service marks and trademarks used herein belong to their respective owners.

Synovus Bank, Member FDIC.

Important information about FDIC insurance

Your deposits at FCB will continue to be insured by the FDIC up to the maximum amount allowed by law. Any deposits you hold separately at FCB and Synovus before January 1, 2019, will continue to be insured separately for six months.

Any deposit made to any account open on or after January 1, 2019, in an FCB location or online is a Synovus deposit for FDIC insurance purposes.

Certificates of Deposit (CDs) (including those held within IRAs) are insured separately until July 1, 2019, or until maturity, whichever is later. If you have a CD that's renewed for the same term and amount during this six-month transition period, the CD will continue to be insured separately until the next renewal date. Otherwise, CDs that mature before July 1, 2019, and that are renewed on any other basis, or that are not renewed and become demand deposits, are separately insured only until July 1, 2019.

After the transition periods described above, your deposits at FCB and at Synovus will be added together for the purpose of determining the amount of your FDIC coverage. Your total deposits at Synovus that are in the same ownership rights and capacity will be insured up to \$250,000.00. If you have more than \$250,000.00 in total deposits at the combined banks, you may call the FDIC directly at 877-275-3342 for more information on how your funds may be insured at Synovus.

Your privacy and personal information at Synovus

Financial companies choose how they share your personal information. Federal law gives you the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. As a new Synovus customer, we can begin sharing your information 30 days from the date of this letter.

Following is an overview of how Synovus Financial Corp. (Synovus) manages your personal information.

What we share

The types of personal information we collect and share depend on the financial product or service you have with us. This information can include:

- Social Security number
- Income
- Account balances
- Payment history
- Transaction history
- Account transactions

How we share

All financial companies need to share customers' personal information to run their everyday business. Instances where we may share your information include:

- Reporting to credit bureaus, which in turn calculate your credit score
- Responding to court orders and legal investigations
- Our marketing purposes, to offer our products and services to you

For more details, please visit synovus.com/privacy.