

CONVENIENCE BANKING

Your money on your terms

Nearly
300
branch locations
across the Southeast.

All of these options feature:

- Access to Synovus exceptional customer service.
- Visa debit cards that can be added to your Apple Pay®, Google Pay™ or Samsung Pay® mobile wallet for even more convenience.
- Digital tools with account access 24/7.

SYNOVUS®

CONNECTIONS VISA® PREPAID CARD



Convenient card to pay bills and make in-store or online purchases.¹

Enjoy the convenience of using a card without the worry of spending more than you have available.

OPENING AN ACCOUNT IS EASY

\$20 minimum deposit to open the account and a one-time \$4 activation fee.

FEATURES

- Low monthly service fee of \$4.
- The Synovus Connections Online and mobile app² allows you to stay connected to your transaction activity and balance with online statements, email and/or text alerts³. This stand-alone app is not connected to other Synovus digital banking tools through Synovus digital banking³ and is available for iPhone® and Android™.
- Companion cards are available to share your funds with others who are age 13 or older (restrictions apply).
- **Deposits to your card are easy**
Load funds at Synovus Bank branches⁴ through direct deposit⁵ a Synovus Bank debit card (account owner only), Visa ReadyLink or the Green Dot® network⁶.

See reverse for important information.

BUDGET CHECKING



Accessible banking that provides controls to avoid overdraft fees.

Budget Checking⁷ helps you carefully manage your money and avoid costly overdraft fees.

OPENING AN ACCOUNT IS EASY

\$25 minimum deposit to open the account.

FEATURES

- Low monthly service fee of \$5.
- Waived overdraft and non-sufficient funds (NSF) fees.
- Synovus digital banking³ tools allow you to make mobile deposits⁸, check balances, transfer funds, make payments and set up email alerts. The Synovus digital banking mobile app is available for iPhone® and Android™.
- **Work within your budget**
Synovus checks are not offered on this account, but you can enjoy the convenience of our contactless Synovus Visa Debit card.

See reverse for important information.

FREE CHECKING



Checking that's easy, convenient, 24/7 and best of all, free.

Free Checking was designed with your needs in mind—it's simple, convenient, and easy to use.

GET OFF TO A GREAT START

\$100 minimum deposit to open the account.

FEATURES

- There's no minimum balance requirement and no monthly service fee.
- Synovus digital banking³ tools allow you to make mobile deposits⁷, check balances, transfer funds, make payments and set up email alerts. The Synovus digital banking mobile app is available for iPhone® and Android™.
- **Get even more with Synovus Plus**
When you qualify for the Synovus Plus relationship program, you'll receive preferred* rates and benefits that add up. As a Synovus Plus customer, you'll also receive access to credit monitoring and identity theft protection services. A valid email address and separate enrollment is required to receive services. See Synovus Plus Terms at synovus.com/SynovusPlus for details.

See reverse for important information.

Important information about personal checking.

All Synovus checking accounts are subject to approval. Additional terms and miscellaneous fees may apply. Please refer to Schedule of Fees and Charges for pricing information.

The service marks and trademarks used herein belong to their respective owners.

* Preferred rates on Personal Savings & Relationship Money Market accounts, and on personal Synovus CDs and IRAs. For CD/IRA relationship rate benefits, visit a local branch and talk with a banker for details.

When you apply for a debit card, credit card or other credit product, we will base the approval on a review of your personal credit report and score.

- 1 Your card cannot be used to pay for gambling transactions or for vehicle rentals. When you use your card at a hotel or restaurant or for certain travel and entertainment transactions, we may authorize and hold more than the actual amount until the transaction has posted to your account.
- 2 Text messages and the Connections Mobile app require your mobile text provider's data and/or text plan for which fees apply.
- 3 Synovus digital banking includes online and mobile banking services. Use of Synovus digital banking may require your mobile service provider's data and/or text plan, and charges may apply. Online bill pay service is free. Fees apply to same-day and overnight bill pay requests.
- 4 Checks must first be cashed before they can be loaded. Check cashing fees may apply.
- 5 Direct Deposit service is available only if supported by your employer or payor. Availability of funds depends on when the funds are sent to us by your employer or payor. It may take several pay periods for direct deposit to begin. The card can also be funded with a Synovus Bank debit card. Online applicants without a Synovus debit card will be mailed a prepaid card with \$0 funding along with loading options and instructions. For all loading sources, the Card Account can be loaded up to 10 times per month, not to exceed \$6,000 per day with a maximum balance of \$10,000. For details, see Loading the card on the Synovus Connections Visa Prepaid Card Frequently Asked Questions document located at synovusconnections.com.
- 6 Fees charged by GreenDot® will apply. The retailer may apply a Visa ReadyLink reload fee. Reload and card balance limits apply.
- 7 Standard overdraft coverage is not provided with Budget Checking, so transactions may be declined if there are no available funds. Additional overdraft coverage services such as Overdraft Privilege Extended Coverage and Overdraft Protection Transfers are not eligible on Budget Checking.
- 8 Mobile Deposits: There is no limit on the number of checks that can be deposited through Mobile Deposit. Deposit amount limits apply and are described within the My Synovus Agreement. Deposits may not be available for immediate withdrawal. Deposits made before 7 p.m. ET on business days are generally available the next business day, but may take up to three business days depending on weekends and holidays. Your device must have a camera with at least two megapixels in resolution. Not all checks are eligible for mobile deposit. Please see your My Synovus Agreement or the FAQ for a list of ineligible checks.



Only Bank Deposit products are FDIC insured. Synovus Bank, Member FDIC.

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