

# Schedule of Fees and Charges - Electronic Banking Services

Service	Description	Fee	Additional Information
Synovus Online Banking	Securely check balances, transfer funds <sup>1</sup> , and track your spending all on your schedule - available 24 hours a day, 7 days a week.	No charge	
Synovus Mobile Banking	Access your account anytime, anywhere with the Synovus Mobile Banking Apps, Mobile Web Banking, or Text Banking.	No charge  Mobile banking requires mobile service provider's data and/or text plan, for which charges may apply.	Requires enrollment in Synovus Online Banking.  The following operating system requirements must be met for the Synovus Mobile Banking apps: <ul style="list-style-type: none"><li>Android 4.1 or greater</li><li>iOS<sup>*</sup> 7.0 or greater</li></ul>
Bill Pay	Pay your bills with unlimited access to our Bill Pay service through Synovus Online Banking and Mobile Banking.	<ul style="list-style-type: none"><li>Standard payment - No charge</li><li>Same-day payment - \$10.00</li><li>Overnight payment - \$15.00</li></ul> Limits for the Bill Pay service are described within the Synovus Online Banking Agreement.	Requires enrollment in Bill Pay through Synovus Online Banking.  Same-day and overnight bill payments may not be accepted by all billers. Same-day and overnight bill payments can only be initiated through Synovus Online Banking.  New billers can only be added through Synovus Online Banking.
External Transfers	Transfer money from and to your eligible accounts at other financial institutions.	<ul style="list-style-type: none"><li>Transfer from your accounts at other financial institutions – No charge</li><li>Standard Transfer to your accounts at other financial institutions (3 Business Days) - \$3.00 per transfer</li><li>Next-Day Transfer to your accounts at other financial institutions (Next Business Day) - \$10.00 per transfer<sup>2</sup></li></ul> Individual, daily, and monthly transfer limits apply and will be described within the External Transfers service. In addition, you must have at least \$100 remaining in your account following any transfer.	Requires enrollment in External Transfers through Synovus Online Banking.  External Transfers are not available through Synovus Mobile Banking.
Mobile Deposits	Deposit eligible checks using the Synovus Mobile Banking application for iPhone <sup>®</sup> , Android <sup>™</sup> , and iPad <sup>*</sup> .	No charge  There is no limit on the number of checks that can be deposited through Mobile Deposits.  Daily and monthly deposit amount limits apply and are described within the Mobile Banking Agreement.	Requires download of the Synovus Mobile Banking Application.  Funds are available within 3 business days.  A camera of at least two megapixels in resolution is required.  For iPad users: Your iPad must be 3 <sup>rd</sup> generation or later to complete a mobile deposit.
Pay People (with Popmoney <sup>®</sup> )	Send, receive and request money from people using their mobile phone number, email address, or account information. Pay People is available through Synovus Online Banking and Mobile Banking.	No charge  <ul style="list-style-type: none"><li>Send money to other people - standard, next-day<sup>2</sup>, and special email template payment options available</li><li>Request money from other people</li></ul> Individual, daily, and monthly payment limits apply and will be described within the Pay People service in Synovus Online Banking. In addition, you must have at least \$100 remaining in your account following any payment.  Pay People payments sent through Synovus Mobile Banking to an email address must be less than \$100 per payment. All other limits are the same as those described within the Pay People service in Synovus Online Banking.	Requires enrollment in Pay People through Synovus Online Banking.

**Note:** The information listed in this document discloses fees related to optional electronic services. For current fees that apply to other account services, please refer to our *Schedule of Fees and Charges—Personal Accounts*. Fees are subject to change.

- 1
- Account Transaction Limitations for Savings and Money Market Accounts - Savings and Money Market accounts may have no more than six (6) debit transactions per month or monthly statement cycle. A debit transaction is a check, debit/check card transaction, transfer, or pre-authorized transfer, including those made by phone or modem. Unlimited transactions are permitted if made by the customer in person, by mail, through an ATM or by phone if the check is mailed to the customer. If an account continually exceeds the allowed debit transactions, we may convert it to a checking account.
- 2
- Qualification Requirements for Next-Day External Transfers and Payments - All External Transfers and Pay People transactions in the past 90 days must have been completed successfully with no instances of nonsufficient funds. In addition, you must have completed an inbound transfer of \$500 or more to qualify for next-day external transfers. These qualification rules are based on your External Transfers and Pay People activity and are not tied to your general account activity outside of these services.

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