

Mobile Banking Features	About Synovus Mobile Banking Features	Apps for iPhone, [®] iPad [®] and Android [®]	Mobile Web Banking	Text Banking ¹
Mobile Deposits²	<ul style="list-style-type: none"> Deposit checks into eligible accounts from anywhere, at anytime Enter the deposit amount, take an image of the front and back of your check, and submit — it's that easy 	Yes	No	No
Pay People³	<ul style="list-style-type: none"> Send and receive money from friends and family — even the babysitter using email addresses and mobile numbers instead of cash or checks Receive and deposit money from other people 	Yes	Yes	No
Instant Balances	<ul style="list-style-type: none"> Tap the wallet on the login screen to see account balances without logging in Select the accounts you want to see through the Settings menu You must have the 'Remember User ID' option turned on to use Instant Balances 	Yes	No	No
Pay Bills⁴	<ul style="list-style-type: none"> Pay bills or companies on the go with Mobile Banking Pay any biller you've already set up in online bill pay Make one-time or recurring payments Edit or delete payments you've already scheduled View and pay e-bills 	Yes	Yes	No
Locations	<ul style="list-style-type: none"> Find Synovus branches and ATMs across the Southeast 	Yes	Yes	Yes
Transfers⁵	<ul style="list-style-type: none"> Transfer funds between your other accounts with us Create one-time or recurring transfers 	Yes	Yes	No

IMPORTANT INFORMATION ABOUT SYNOVUS MOBILE BANKING

Please note: The Synovus Mobile Banking App is available for eligible consumer accounts and can be downloaded at no cost. Use of Mobile Banking requires your mobile service provider's data and/or text plan. Message and data rates may apply. Minimum system requirements: Android OS v2.2 and higher or Apple iOS 5.0 and higher are supported.

1 Message and data rates may apply. For help, text **"HELP"** to SNVBK. To cancel, text **"STOP"** to SNVBK at any time.

2 Limits apply for mobile deposits. Daily and monthly deposit amount limits apply and are described within the Mobile Banking Agreement. Deposits may not be available for immediate withdrawal. Your device must have a camera with at least a two megapixels in resolution. Third generation iPad and newer required for mobile deposit through the iPad app.

3 Individual, daily, and monthly payment limits apply and are 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.

4 Requires enrollment in Bill Pay service through Synovus Online Banking. Limits apply for the Bill Pay service and are described in the Synovus Online Banking Agreement. New billers must be added through Synovus Online Banking.

5 **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.

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