

Synovus Inspire Program Terms

Inside are the terms and conditions of the Synovus Inspire relationship program (the “Relationship Program”), which provides the fee refunds, discounts, and other benefits described below. Additional Synovus relationship programs include Synovus Plus and Private Wealth. See each relationship program’s respective Program Terms for applicable terms and conditions.

Qualification and Anchor Account

To qualify to receive Relationship Program benefits you must maintain an Inspire Checking account. This account will be your “Anchor Account”. For newly opened accounts, it may take up to two business days for this to reflect in our systems.

Monthly Fee

There is a monthly service fee of \$50 for the Anchor Account which you authorize us to debit from the Anchor Account at the end of each statement cycle. The monthly service fee for the Anchor Account will be waived if you maintain the following:

1. \$100,000 minimum ending balance in combination of your personal checking, savings, money market, IRA, CD or investment accounts as of the last business day each month (your “Relationship Balance”) during your statement cycle.

Relationship Analysis

We will evaluate your personal checking, savings, money market, IRA, CD, and investment accounts on file with Synovus¹ which you are the primary or secondary owner (collectively the “Accounts”) as of the last business day of each month (the “Evaluation Date”). Applicable Relationship Program benefits will be applied to your Accounts no later than the 10th business day each month (the “Effective Date) and will be reflected on the next statement of account for that Account. Each time you open a new Account, it may take up to one full statement cycle before Relationship Program benefits are made available to your Account.

All your Accounts will be considered during Relationship Program evaluation. Primary and secondary Account owners will be evaluated individually, but either may qualify applicable Accounts to receive Relationship Program benefits. Because either Account owner may qualify the Account to receive Relationship Program benefits, aggregate information about one owner’s relationship may be shared with the other joint account owner as a result.

To learn your Relationship Balance, please visit your local branch or contact Synovus Customer Care:

1-888-SYNOVUS (1-888-796-6887), 7:00 AM – 11:00 PM ET, 7 days a week.

P.O. Box 120

Columbus GA 31902

info@synovus.com

Fee Refunds, Discounts, and Other Benefits

If you maintain your Anchor Account, qualify for Relationship Program benefits, and use any of the following services, you will receive:

Deposit Accounts*	Relationship Program Benefit(s)
Inspire Checking (your Anchor Account)	<p>The following on your Anchor Account:</p> <ul style="list-style-type: none"> • Free Synovus standard wallet checks or 50% discount on premium checks. • Non-Synovus ATM withdrawal fee refunds² • Waived overdraft, overdraft transfer, non-sufficient funds & uncollected funds fees • Waived official check fees • Stop payment fee refunds • Domestic wire transfer fee refunds (incoming & outgoing) • Preferred interest rates based on your Relationship Balance: <ul style="list-style-type: none"> \$0 - \$499,999 \$500,000+ <p>A 50% discount on your annual safe deposit box fee³.</p> <p>Access to credit monitoring and identity theft protection services. A valid email address and separate enrollment is required to receive services.</p>
Personal Savings	<p>Preferred pricing based on your Relationship Balance:</p> <ul style="list-style-type: none"> • \$25,000 – \$99,999 • \$100,000 – \$499,999 • \$500,000+
Relationship Money Market	
Personal CDs & IRAs	
<p>*All deposit accounts subject to approval. See Schedule of Fees and Charges which you received when you opened your account or visit Synovus.com for current fees and charges.</p>	

Credit Cards*	Relationship Program Benefit(s)
Synovus Classic Visa® Credit Card	<ul style="list-style-type: none"> • Free expedited card delivery⁴ whenever requested
Synovus Rewards Visa® Credit Card	<ul style="list-style-type: none"> • 50,000 bonus points after \$5,000 in net spend⁵ within 90 days⁶ • Free expedited card delivery⁴ whenever requested
Synovus Cash Rewards Visa® Credit Card	<ul style="list-style-type: none"> • \$500 bonus reward after \$5,000 in net spend⁵ within 90 days⁶ • Free expedited card delivery⁴ whenever requested
Synovus Travel Rewards Visa® Credit Card	<ul style="list-style-type: none"> • \$50 statement credit with at least \$60,000 in annual net spend^{5,7} • 50,000 bonus points after \$5,000 in net spend⁵ within 90 days⁶ • Free expedited card delivery⁴ whenever requested
<p>*All credit cards subject to credit approval. A new credit card application must be submitted to be eligible to receive Relationship Program benefits if not previously participating in a Synovus relationship program. Benefits not combined with other relationship program benefits.</p>	

Mortgage & Home Equity*	Relationship Program Benefit(s)
Synovus Mortgage	For customers with at least a \$500,000 Relationship Balance ⁸ and subject to availability ⁹ , either a 0.25% reduction in discount points or a 0.125% reduction in interest rate.
Total Line of Credit (TLC)	<p>0.50% annual percentage rate (APR) reduction¹⁰ OR 1.00% annual percentage rate (APR) reduction for customers with at least \$500,000 Relationship Balance¹⁰</p> <p>Waived closing costs for customers with at least \$500,000 Relationship Balance</p>
Home Equity Line of Credit (HELOC)	<p>0.50% annual percentage rate (APR) reduction¹⁰ OR 1.00% annual percentage rate (APR) reduction for customers with at least \$500,000 Relationship Balance¹⁰</p> <p>Waived closing costs for customers with at least \$500,000 Relationship Balance</p>
<p>*All accounts subject to credit approval. Benefits not combined with other relationship program benefits.</p>	

Changes & Termination

Relationship Program benefits and requirements are subject to change. Visit Synovus.com for up to date benefits and program requirements.

We may terminate this Relationship Program at any time upon written notice to you at your address set forth in our records. This Relationship Program will terminate automatically if the Anchor Account is closed by you or us for any reason. Upon termination, fee refunds, discounts, and benefits will terminate immediately.

1. Includes Synovus Bank and Synovus Securities, Inc. (SSI), Synovus Trust Company, N.A. (STC) accounts not included.
2. Does not include fees charged by other financial institutions or ATM owners.
3. Safe deposit boxes subject to availability. Safe deposit box fee must be set to debit from your Anchor Account. We will continue to charge you the fee less the discount each year. Program discounts are not cumulative and may replace lessor discounts that you may otherwise have.
4. \$25 expedited card fee is waived on request.
5. Eligible purchases (net spend) are defined as total purchases less returns and merchant credits. Eligible purchases also do not include fees, interest, purchases of foreign currency, balance transfers, promotional or convenience checks or other purchases or cash equivalents, or using the card for any purchase made at mypurchaseperks.com.
6. Bonus points or bonus rewards will be applied to your rewards balance by the end of the month following the month in which you reach \$5,000 in net spend. You must reach \$5,000 in net spend within the first 90 days of credit card account opening to qualify for the bonus points or bonus rewards. Bonus points or bonus rewards will not be awarded to your account for purchases during a billing cycle if your account is not open and current on the billing cycle closing date. The bonus points or bonus rewards have no cash value and does not require a Form 1099-MISC.

7. Earn a \$50 statement credit when you have at least \$60,000 or more in net spend on your Synovus Travel Rewards Visa® credit card each anniversary year. Statement credits will generally be applied to your account within 3-5 days after the day or your anniversary in which the eligible transactions occurred, totaling \$60,000 or more. Statement credits will not be awarded to an account for purchases during a billing cycle if your account is not open and current on the billing cycle closing date. The statement credit applies toward the balance and does not replace the monthly payment. You are responsible for any tax due on any amount received which is considered interest and will be reported on IRS Form 1099-MISC.
8. Limit 1 offer per 12-month period per customer.
9. Available on certain mortgage product offerings. Please contact a Synovus Mortgage Loan Originator for details.
10. Rate reduction applied to variable rate and excludes any introductory rate promotion.

The complete list of Synovus Inspire benefits is available at: synovus.com/SynovusInspire.

Banking products are provided by Synovus Bank, Member FDIC.

Credit cards are issued by **Synovus Bank, 1111 Bay Avenue, Columbus, GA 31901**, which is also the creditor for credit card accounts.

Mortgage lending is provided by Synovus Bank, NMLS #408043. Loans subject to approval, including credit approval. Synovus Bank lends in the states of Alabama, Georgia, Florida, Tennessee, North Carolina and South Carolina. This communication is directed to properties in those states.

Investment products and services provided by Synovus are offered through Synovus Securities, Inc. ("SSI"), Synovus Trust Company, N.A. ("STC"), GLOBALT, a separately identifiable division of STC and Creative Financial Group, a division of SSI. Trust services are provided by Synovus Trust Company, N.A. The registered broker-dealer offering brokerage products for Synovus is Synovus Securities, Inc, member FINRA/SIPC and an SEC Registered Investment Advisor. SSI is a subsidiary of Synovus Financial Corp. and an affiliate of Synovus Bank and STC, and STC is a subsidiary of Synovus Bank.

NOT FDIC INSURED NO BANK GUARANTEE MAY LOSE VALUE

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