

Account <i>All deposit accounts subject to approval</i>	Minimum Deposit to Open	Monthly Maintenance Fee	Other Related Monthly Fees	Interest Rate Tiers <sup>1</sup>										
<b>Pro Business Checking</b>	\$100	\$10 (can be avoided with \$1,000 average collected balance for the statement cycle)	<ul style="list-style-type: none"> <li>• 200 combined debits, credits, and deposited items per statement cycle. A \$0.40 fee will be charged per item in excess, regardless of account balance.</li> <li>• Each statement cycle, you can deposit up to \$10,000 in cash for free. After \$10,000, the excessive cash deposited fee is \$0.002 per \$1.</li> <li>• The negative collected balance fee<sup>2</sup> is Prime +3%.</li> </ul>	Not applicable										
<b>Preferred Business Checking</b>	\$100	\$25 (can be avoided with \$15,000 average collected balance for the statement cycle)	<ul style="list-style-type: none"> <li>• 400 combined debits, credits, and deposited items per statement cycle. A \$0.40 fee will be charged per item in excess, regardless of account balance.</li> <li>• Each statement cycle, you can deposit up to \$20,000 in cash for free. After \$20,000, the excessive cash deposited fee is \$0.002 per \$1.</li> <li>• Select Treasury Management services available for additional fee.</li> <li>• The negative collected balance fee<sup>2</sup> is Prime +3%.</li> </ul>	Not applicable										
<b>Business Interest Checking</b> <sup>1</sup> Corporations, partnerships, associations, business trusts, and other organizations are not eligible for this account. Ask your banker about eligibility.	\$100	\$10 (can be avoided with \$2,500 average collected balance for the statement cycle)	<ul style="list-style-type: none"> <li>• 200 combined debits, credits, and deposited items per statement cycle. A \$0.35 fee will be charged per item in excess, regardless of account balance.</li> <li>• Each statement cycle, you can deposit up to \$10,000 in cash for free. After \$10,000, the excessive cash deposited fee is \$0.0015 per \$1.</li> <li>• The negative collected balance fee<sup>2</sup> is Prime +3%.</li> </ul>	<table border="0"> <tr> <td>\$0.01 – \$999.99</td> <td>\$100,000 – \$249,999.99</td> </tr> <tr> <td>\$1,000 – \$4,999.99</td> <td>\$250,000 – \$499,999.99</td> </tr> <tr> <td>\$5,000 – \$24,999.99</td> <td>\$500,000 – \$999,999.99</td> </tr> <tr> <td>\$25,000 – \$49,999.99</td> <td>\$1,000,000 and greater</td> </tr> <tr> <td>\$50,000 – \$99,999.99</td> <td></td> </tr> </table> <p>Interest is compounded daily, credited monthly, and paid on the collected balance using the daily balance method. The interest rate on the entire balance in your account will be paid based on the daily balance tier.</p>	\$0.01 – \$999.99	\$100,000 – \$249,999.99	\$1,000 – \$4,999.99	\$250,000 – \$499,999.99	\$5,000 – \$24,999.99	\$500,000 – \$999,999.99	\$25,000 – \$49,999.99	\$1,000,000 and greater	\$50,000 – \$99,999.99	
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\$50,000 – \$99,999.99														
<b>Non-Profit Checking</b> For certain non-profit organizations. Ask your banker about eligibility.	\$100	None	<ul style="list-style-type: none"> <li>• 200 combined debits, credits, and deposited items per statement cycle. A \$0.35 fee will be charged per item in excess, regardless of account balance.</li> <li>• Each statement cycle, you can deposit up to \$10,000 in cash for free. After \$10,000, the excessive cash deposited fee is \$0.0015 per \$1.</li> <li>• The negative collected balance fee<sup>2</sup> is Prime +3%.</li> </ul>	Not applicable										

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<b>Business Savings</b> <sup>1, 3</sup>	\$100	\$5 (can be avoided with \$500 average collected balance for the month <sup>3</sup> )	<ul style="list-style-type: none"> <li>• 50 combined credits and deposited items per month<sup>4</sup>. A \$0.35 fee will be charged per item in excess, regardless of account balance.</li> <li>• Each statement cycle, you can deposit up to \$5,000 in cash for free<sup>4</sup>. After \$5,000 the excessive cash deposited fee is \$0.0015 per \$1.</li> </ul>	Interest is compounded daily, credited monthly, and paid on the collected balance using the daily balance method. No minimum balance required to earn interest. A single rate applies.	2 free per month <sup>4</sup> , then \$3.00 per occurrence <sup>5</sup>						
<b>Commercial Money Market</b> <sup>1, 3</sup>	\$1,000	\$10 (can be avoided with \$5,000 average collected balance for the statement cycle)	<ul style="list-style-type: none"> <li>• 50 combined credits and deposited items per statement cycle. A \$0.35 fee will be charged per item in excess, regardless of account balance.</li> <li>• Each statement cycle, you can deposit up to \$5,000 in cash for free. After \$5,000 the excessive cash deposited fee is \$0.0015 per \$1.</li> </ul>	<table border="0"> <tr> <td>\$0.01 – \$4,999.99</td> <td>\$25,000 – \$49,999.99</td> </tr> <tr> <td>\$5,000 – \$14,999.99</td> <td>\$50,000 – \$99,999.99</td> </tr> <tr> <td>\$15,000 – \$24,999.99</td> <td>\$100,000 and greater</td> </tr> </table> <p>Interest is compounded daily, credited monthly, and paid on the collected balance using the daily balance method. The interest rate on the entire balance in your account will be paid based on the daily balance tier.</p>	\$0.01 – \$4,999.99	\$25,000 – \$49,999.99	\$5,000 – \$14,999.99	\$50,000 – \$99,999.99	\$15,000 – \$24,999.99	\$100,000 and greater	6 free per month, then \$15.00 per occurrence <sup>5</sup>
\$0.01 – \$4,999.99	\$25,000 – \$49,999.99										
\$5,000 – \$14,999.99	\$50,000 – \$99,999.99										
\$15,000 – \$24,999.99	\$100,000 and greater										

**Fees effective February 1, 2020 and are subject to change.**

**Note:** The average collected balance is the sum of the daily ledger balances minus uncollected checks deposited, divided by the number of days in the statement period.

<sup>1</sup> Account has a variable interest rate subject to change after account opening and without notice.

<sup>2</sup> The negative collected balance fee is calculated daily based on the average uncollected balance.

<sup>3</sup> **Account Transaction Limitations for Savings and Money Market Accounts** — Savings and Money Market accounts may have no more than six 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.

<sup>4</sup> Business Savings statements are delivered on a quarterly basis; however, fees and allowable withdrawals and transactions are applied on a per month basis.

<sup>5</sup> The excessive transaction fee is assessed per occurrence, regardless of the account balance.



<b>Account Balancing, per hour</b>		\$25	
<b>Account Closing Fee</b>	DDA/NOW and Savings/MMA (if closed within 90 days of opening)	\$25	
<b>Account/Deposit Verification, per request</b>		\$15	
<b>Account Research, per hour, 1 hour minimum</b>		\$25	
<b>ACH Notification of Change</b>		\$5.50	
<b>ACH Return Item</b>		\$6.00	
<b>ACH Unauthorized Entry Fee</b>		\$6.00	
<b>Business Internet Banking</b>	Level I – Up to 7 accounts	No charge	
	Level I – Each account over 7	\$7.00 per account, monthly	
<b>Bill Pay</b>	Monthly	No charge	
	1-50 payment(s) sent per month	No charge	
	Over 50 payments sent per month	\$0.80 each	
	Inactivity for 14 consecutive months	\$10.95 per month	
<b>Check Copies, per copy</b>		\$3	
<b>Check Orders</b>	Fees vary depending on quantity and style of checks ordered		
<b>Coin and Currency</b>	Cash Deposited, per \$1	\$1	
	Coin Purchased, per roll	\$0.10	
	Currency Purchased, per strap	\$0.25	
<b>Collection Fee for Charged-off Deposit/Savings Accounts</b>		\$30	
<b>Collection Items</b>	Domestic, per item	\$20	
	International <sup>1</sup>	Incoming per item	\$60
		Outgoing per item	\$50
		Courier fee (minimum)	\$35
	Foreign Drafts, per item	\$40	
	Bond Coupon Envelope, per item	\$20	
	Sight Drafts, per item	\$20	
<b>Counter/Temporary Checks, per check</b>		\$0.30	
<b>Dormant<sup>3</sup> Account Fee, per month</b>		\$5/\$10 <sup>4</sup>	
<b>Facsimile, per page</b>		\$1	
<b>Foreign Check</b>	American Express® Travelers Cheques Deposit Fee, per check	\$7	
	Foreign Check Return Fee <sup>6</sup> , per check	\$40	
<b>Foreign Currency, per order</b>		\$15	
<b>Garnishment Processing, per occurrence</b>		\$100	

<b>Night Deposit Drop</b>	Plastic Tamper-resistant Bags, per 100	\$50
	Lost Keys, per key	\$50
	Night Drop Bags, processed	\$5
<b>Non-sufficient Funds and Overdrafts, per occurrence</b>		\$36
<b>Notary Service</b>		FREE
<b>Official Checks, customers, per check</b>		\$7
<b>Overdraft Collection Fee</b>	Fee charged after account balance has been overdrawn for seven consecutive calendar days <sup>7</sup>	\$35
<b>Overdraft Protection Transfer, per transfer</b>		\$10
<b>Photocopies, per page</b>		\$1
<b>Returned Deposited Item</b>	Regular, per item	\$9
	Redeposit, per item	\$9
<b>Statement Copy, interim or duplicate without images</b>		\$5
<b>Stop Payment/Caution, per transaction</b>		\$34
<b>Telephone Transfers, non-automated, per request</b>		\$5
<b>Tax Levy or Legal Service, per occurrence</b>		\$100
<b>Visa® Business Check Card or Debit Card and ATM Terminal Fees</b>	Balance Inquiry or Transfer at a non-Synovus Bank ATM, per transaction <sup>8</sup>	\$2.50
	Expedited Card Fee, per card	\$25
	International Transaction Fee, per transaction	1.5%
	Mini Statement Print, per item	\$1.50
	Monthly or Annual Card Fee	FREE
	Point of Sale Fee (using PIN), per transaction	FREE
	Replacement Card, per card	\$5
	Synovus and Publix® Presto!® ATM Transactions including withdrawals, balance inquiries and transfers	FREE
	Withdrawal (W/D) at a non-Synovus Bank ATM, per transaction <sup>8</sup>	\$2.50
	<b>Wire Transfers<sup>2</sup>, customers, per wire</b>	Domestic (Incoming / Outgoing)
International (Incoming / Outgoing)		\$25 / \$47
<b>Zipper Bag Fee</b>		\$3

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<sup>1</sup> Foreign checks issued in foreign currency not deemed eligible for deposit and foreign checks issued in U.S. dollars drawn on countries other than Canada are not eligible for deposit but can be sent for collection if the check is greater than or equal to \$500 USD. Additional charges may be incurred due to the handling of this transaction such as legal fees or foreign currency exchange fees, if applicable. The foreign bank may also impose fees, even if the collection is returned unpaid.

<sup>2</sup> Plus any additional charges passed from other banks or costs incurred due to the handling of this transaction such as actual legal fees, foreign currency exchange fees, or charges passed from other banks including return wire fees, if applicable.

<sup>3</sup> An account is determined to be dormant when the account owner has neither increased nor decreased the amount of the deposit, nor corresponded with us regarding the deposit for a period of at least sixteen (16) months.

<sup>4</sup> For accounts opened in Georgia, the Dormant Account Fee (\$5) is charged per month only for the first twelve (12) months after dormancy has been determined and only if the balance of the deposit is \$50 or more. For accounts opened in Alabama, Florida, South Carolina, and Tennessee, the Dormant Account Fee (\$10) is charged per month after dormancy has been determined until the account owner makes such contact with us that would end the period of dormancy or there is escheatment to the appropriate state authority.

<sup>5</sup> Exclusions apply. Ask your banker for details.

<sup>6</sup> This fee is in addition to any fees the foreign bank might charge.

<sup>7</sup> Applies to the Commercial Money Market account.

<sup>8</sup> This fee is in addition to any fees the ATM owner might charge.

**Order of Payment** - This section describes our general practice for paying transactions from your account. We may vary the order of payment if items are presented that cannot be returned unpaid. We reserve the right to change how we pay transactions from your account and will provide you notice of these changes. After the close of the business day, we add your deposits and other credits to your account. We then deduct any fees and charges owed to us. Finally, we deduct all items presented for payment. The order these items are deducted from your account balance is based upon the type of transaction and, for electronic transactions, when the transaction was performed by you or was received by us. First, we pay outgoing wire transactions in the order they were made. Then, we pay electronic transactions (First, we pay preauthorized ACH debits, then ATM transactions, and then check card transactions.) in the order they were performed by you or were received by us. Finally, we pay checks and other items drawn on your account by dollar amount in descending order.

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