

Service	Description	Fee	Additional Information
My Synovus	Securely check balances, transfer funds ¹ , and track your spending on your schedule. Access your account anytime, anywhere with the My Synovus mobile app.	No charge Use of the My Synovus app requires your mobile service provider's data and/or text plan, for which charges may apply.	The following operating system requirements must be met for My Synovus. For the mobile app: iOS® 11 and above or Android™ version 5 and above are supported. For online: The most recent versions of Internet Explorer, Microsoft Edge, Chrome, Firefox, and Safari. Includes any previous versions that are still supported and updated by Microsoft, Google, Mozilla, and Apple, respectively.
Bill Pay	Pay your bills with unlimited access to the Bill Pay service through My Synovus.	<ul style="list-style-type: none"> • Standard payment - No charge • Same-day payment - \$10.00 • Overnight payment - \$15.00 Limits for the Bill Pay service are described within the My Synovus Agreement.	Requires enrollment in Bill Pay through My Synovus. Same-day and overnight bill payments may not be accepted by all recipients.
External Transfers	Transfer money from and to your eligible accounts at other financial institutions.	<ul style="list-style-type: none"> • Transfer from your accounts at other financial institutions – No charge • Standard Transfer to your accounts at other financial institutions (3 Business Days) - \$3.00 per transfer • Next-Day Transfer to your accounts at other financial institutions (Next Business Day) - \$10.00 per transfer² 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 My Synovus.
Mobile Deposit	Deposit eligible checks using the My Synovus mobile app for iPhone® and Android™.	No charge 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.	Requires download of the My Synovus mobile app. Funds are generally available within 3 business days. A camera of at least two megapixels in resolution is required. Not all checks are eligible for mobile deposit ³ .
Pay People (with Popmoney®)	Send, receive and request money from people using their mobile phone number, email address, or account information. Pay People is available through My Synovus.	No charge <ul style="list-style-type: none"> • Send money to other people - standard, next-day², and special email template payment options available • Request money from other people Individual, daily, and monthly payment limits apply and will be described within the Pay People service. In addition, you must have at least \$100 remaining in your account following any payment. Pay People payments sent through My Synovus 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.	Requires enrollment in Pay People through My Synovus.

Note: The information listed in this document discloses fees related to optional digital 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.

³ **The following checks are not eligible for mobile deposit:**

- foreign checks (meaning checks drawn on financial institutions that reside outside the United States or its territories or that otherwise do not clear through the Federal Reserve System).
- any checks or items made payable to any person, company or party other than you.
- checks or items for business purposes (only checks for personal, household or family purposes may be deposited).
- checks or items payable jointly unless deposited to an account in the name of all joint payees.
- checks or items containing an alteration on the front of the item, or which you know or suspect, or should have known or suspected, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- checks or items written on an account owned by you or on which you are a signor.
- checks that are remotely created as defined by Reg. CC or which are not in original form or are substitute checks.
- checks or items that are drawn or otherwise issued by the U.S. Treasury.
- cashier's checks, teller's checks, money orders, or traveler's checks.
- checks or items that are stale-dated or more than six (6) months old.
- checks or items that are post-dated or future-dated.
- checks or items not payable in U.S. currency.
- checks or items which have been previously deposited in any manner (including use of the Mobile Deposits Service or other means).
- checks or items not endorsed as required by Bank.

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