

Account All deposit accounts subject to approval	Minimum Deposit to Open	Monthly Service Fee	Balance to Avoid the Monthly Service Fee	Interest Rate Tiers ¹ For current interest rates and Annual Percentage Yields (APYs) contact your banker or call Customer Care at 1-888-SYNOVUS (796-6887).
Free Checking	\$100	None	Not applicable	Not applicable
Inspire Checking	\$100	\$50	\$100,000 minimum Relationship Balance ² at time of statement cycle.	\$0 - \$999.99 \$1,000 - \$4,999.99 \$5,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,00 and greater
Private Wealth Checking ³	\$100	None	Not applicable	\$0 - \$999.99 \$1,000 - \$4,999.99 \$5,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,00 and greater
Health Savings Account	None	\$3 (appears on statement as monthly maintenance fee) A \$1 per check fee also applies.	Maintain a minimum daily balance of \$2,500 for the statement cycle.	\$0 - \$999.99 \$1,000 - \$4,999.99 \$5,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 and greater

Information effective 2/3/2020 and is subject to change.

- ¹ 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 applicable daily balance tier. Account has variable interest rate subject to change after account opening and without notice. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). If the account is closed before interest is credited you will not receive the accrued interest. Fees could reduce earnings on interest-bearing accounts. We reserve the right to at anytime require not less than 7 days notice in writing before any withdrawal from an interest bearing account.
- ² Relationship Balance is the minimum ending balance in combination of your personal checking, savings, money market, IRA, CD or investment accounts with Synovus for which you are the primary or secondary owner as of the last business day of the month. Includes Synovus Bank and Synovus Securities, Inc. accounts. Synovus Securities Inc. is the broker/dealer affiliate of Synovus Bank and is a member FINRA/SIPC and an SEC Registered Advisor. Investment products are NOT FDIC INSURED, NO BANK GUARANTEE, MAY LOSE VALUE.
- ³ Only available in certain markets. Relationship requirements apply, contact a Private Wealth Advisor to learn more.



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Certificate of Deposit ³/IRA < 3 months (7 - 89 days) ¹	\$1,000	Penalty Change: The greater of interest accrued to date, or half of the accrued interest at maturity, or seven days accrued interest. ⁴
Certificate of Deposit ³/IRA 3 months (90-179 days) ¹	\$1,000	Early withdrawal interest penalty is 1 month's interest ⁴
Certificate of Deposit ³/IRA 6 months (180-364 days) ¹	\$1,000	Early withdrawal interest penalty is 3 months' interest ⁴
Certificate of Deposit ³/IRA 1 Year (12-17 months) ¹	\$1,000	Early withdrawal interest penalty is 3 months' interest ⁴
Certificate of Deposit ³/IRA 18 months (18-23 months) ¹	\$1,000	Early withdrawal interest penalty is 6 months' interest ⁴
Certificate of Deposit ³/IRA 2 Years (24-35 months) ¹	\$1,000	Early withdrawal interest penalty is 6 months' interest ⁴
Certificate of Deposit ³/IRA 3 Years (36-47 months) ¹	\$1,000	Early withdrawal interest penalty is 9 months' interest ⁴
Certificate of Deposit ³/IRA 4 Years (48-59 months) ¹	\$1,000	Early withdrawal interest penalty is 9 months' interest ⁴
Certificate of Deposit ³/IRA 5 Year plus (60+ months) ¹	\$1,000	Early withdrawal interest penalty is 9 months' interest ⁴

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- ¹ Generally interest will be credited monthly into Synovus CD accounts. Generally interest is credited every year and at maturity for Synovus IRA accounts. Ask a banker about other interest crediting options. The interest will be compounded daily. The interest is calculated by using the daily balance method which applies a daily periodic rate to the principal in the account each day. The interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.
- ² If you close your account before interest is credited, you may receive the accrued interest. No withdrawals allowed during a term. The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings. Additional deposits not allowed until maturity.
- ³ Automatically Renewable Account. Account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate and annual percentage yield have not yet been determined. They will be available on the date of maturity. You have a grace period of 10 calendar days (5 calendar days grace period for 7-89 day CDs) after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive written notice from you before maturity of your intention not to renew.
- ⁴ A penalty will be imposed for withdrawals before maturity. The early interest penalty is calculated on the principle amount being withdrawn according to the term. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit or minimum balance as a withdrawal of the entire account balance and calculate the amount of the penalty accordingly.



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Relationship Money Market ²	\$100	\$10	\$2,500 minimum Relationship Balance ³ at time of statement cycle.	\$0 - \$4,999.99 \$5,000 - \$14,999.99 \$15,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 - \$999,999.99 \$1,000,000 and greater	6 free per month, then \$15 per occurrence ⁴
Personal Savings ²	\$100	\$5	\$200 minimum Relationship Balance ³ at time of statement cycle.	\$0 - \$999.99 \$1,000 - \$4,999.99 \$5,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,00 and greater	2 free per month ⁵ , then \$3 per occurrence ⁴
Minor Savings ^{2, 5}	None	None	Not applicable	A single rate applies.	2 free per month, then \$3 per occurrence ⁴
Holiday Savings ²	None	None	Not applicable	A single rate applies.	1 free annually, then \$5 per occurrence ⁴

Account All deposit accounts subject to approval	Minimum Deposit to Open	Annual Maintenance Fee	Balance to Avoid the Annual Maintenance Fee	Interest Rate Tiers ⁷ For current interest rates and Annual Percentage Yields (APYs) contact your banker or call Customer Care at 1-888-SYNOVUS (796-6887).	Withdrawal and Transfer Transactions ²
Personal Choice IRA ²	None	\$25	\$1,000 ledger balance every 12 month period	A single rate applies.	6 free per month, then \$15 per occurrence ^{4, 8}

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- ² **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.
- ³ Relationship Balance is the minimum ending balance in combination of your personal checking, savings, money market, IRA, CD or investment accounts with Synovus for which you are the primary or secondary owner as of the last business day of the month. Includes Synovus Bank and Synovus Securities, Inc. accounts. Synovus Securities Inc. is the broker/dealer affiliate of Synovus Bank and is a member FINRA/SIPC and an SEC Registered Advisor. Investment products are NOT FDIC INSURED, NO BANK GUARANTEE, MAY LOSE VALUE.
- ⁴ The excessive transaction fee is assessed per occurrence, regardless of the account balance.
- ⁵ Personal Savings statements are delivered on a quarterly basis; however, fees and allowable withdrawals and transactions are applied on a per month basis.
- ⁶ Minor Savings is available to children under the age of 18 (In Alabama, age 19, unless married). It is a joint account with a parent or guardian. The account converts to Personal Savings at the minor's 18th birthday (19th birthday in Alabama, unless married).
- ⁷ Interest is compounded daily, credited annually, and paid on the collected balance using the daily balance method. The interest is calculated by using the daily balance method which applies a daily periodic rate to the principal in the account each day. The interest will begin to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks) into your account.
- ⁸ Penalties may apply for early withdrawals from IRA plans.



Schedule of Fees and Charges – Personal Accounts

Account Balancing , per hour		\$25
Account Closing Fee	DDA/NOW and Savings/MMA (if closed within 90 days of account opening)	\$25
	Health Savings Account (if closed within 180 days of account opening)	\$25
Account Research , per hour, 1 hour minimum		\$25
ATM Terminal Fees	Balance Inquiry or Transfer at a non-Synovus Bank ATM, per transaction ¹	\$2.50
	Mini Statement Print, per item	\$1.50
	Synovus and Publix® Presto® ATM Transactions including withdrawals, balance inquiries and transfers	Free
	Withdrawal (W/D) at a non-Synovus Bank ATM, per transaction ¹	\$2.50
ATM and Visa® Debit Card	Expedited Card Fee, per card	\$25
	International Transaction Fee, per transaction	1.5%
	Monthly or Annual Card Fee	Free
	Point of Sale Fee (using PIN), per transaction	Free
	Replacement Card Fee, per card	\$5
	Teller Debit Card Advance (at a non-Synovus Bank), per transaction	\$5
Check Copies , per copy		\$3
Check Images , (in printed statements), per statement cycle		\$3
Check Orders	Fees vary depending on quantity and style of checks ordered	
Collection Fee for Charged-off Deposit/Savings Accounts		\$30
Collection Items	Domestic, per item	\$20
	International ² per item	\$40
	Courier fee (minimum)	\$35
	Foreign Drafts ³ , per item	\$40
	Bond Coupon Envelope, per item	\$20
	Sight Drafts, per item	\$20
Counter/Temporary Checks , per check		\$0.30
Dormant⁴ Account Fee , per month		\$5 / \$10 ⁵
Facsimile , per page		\$1
Foreign Check Processing⁶	Foreign Check Deposit Fee, per check	\$7
	American Express® Travelers Cheques Deposit Fee, per check	\$7
	Foreign Check Return Fee ⁷ , per check	\$40
Foreign Currency³ , per order		\$15

Garnishment Processing , per occurrence		\$100
Notary Service , as in line with Synovus Corporate Guidelines		Free
Official Checks , per check		\$7
Overdrafts, Non-sufficient Funds and Uncollected Funds^{8,9} , per occurrence	Military Accounts	\$29
	All Other Accounts	\$36
Overdraft Collection Fee	Military Accounts	\$25
Fee charged after account balance has been overdrawn for 7 consecutive calendar days.	All Other Accounts	\$35
Overdraft Protection Transfer , per transfer		\$10
Photocopies , per page		\$1
Returned Deposited Item	Regular, per item	\$9
	Redeposit, per item	\$9
Safe Deposit Box (Ask your local branch for available sizes and annual rental fees)	Annual rental	Varies by size
	Drill fee	\$150
	Late fee (past due after 30 days)	\$15
	Lost key, per key	\$20
Statement Copy , interim or duplicate, without images		\$5
Stop Payment/Caution , per transaction		\$34
My Synovus (unlimited access)	Digital Banking	No charge
	Bill Pay (standard)	No charge
	Bill Pay Same-Day Payment, per payment ¹⁰	\$10
	Bill Pay Overnight Payment, per payment ¹⁰	\$15
Tax Levy or Legal Service , per occurrence		\$100
Telephone Funds Transfer , non-automated, per request		\$5
Wire Transfer³ , per wire	Domestic (Incoming / Outgoing)	\$18 / \$26
	International (Incoming / Outgoing)	\$25 / \$45

Non-Customer Fees and Charges

ATM Surcharge , per transaction		\$3
Check Cashing (for checks drawn on a division of Synovus Bank), per check, by check amount	\$0 – \$25	Free
	\$25.01 – \$100	\$2
	\$100.01 or more	\$5
Official Check Replacement , per check		\$14

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- ¹ This fee is in addition to any fees the ATM owner might charge.
- ² Foreign checks in U.S. dollars 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.
- ³ 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.
- ⁴ 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.
- ⁵ 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.
- ⁶ Exclusions apply. Ask your banker for details.
- ⁷ This fee is in addition to any fees the foreign bank might charge.
- ⁸ Under our standard overdraft practices, a fee may be imposed for overdrafts caused by checks, ACH, and recurring check card transactions. For accounts enrolled in Overdraft Privilege Extended Coverage, a fee may be imposed for overdrafts caused by checks, ACH, recurring and everyday check card transactions, and ATM transactions.
- ⁹ We will not charge NSF and/or overdraft fees for items that overdraw an account by a total of \$5.00 or less. Additionally, we will limit the number of NSF and/or overdraft fees that may be charged to an account in a single day to a maximum of six (6) fees.
- ¹⁰ Requires enrollment in Bill Pay through My Synovus. Same-day and overnight bill payments may not be accepted by all recipients.

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. Next, we pay unnumbered checks and other items drawn on your account by dollar amount in ascending order. Finally, we pay checks drawn on your account in ascending check number order.

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