

FACTS

WHAT DO SYNOVUS TRUST COMPANY, N.A. and GLOBALT, A SEPARATELY IDENTIFIABLE DIVISION OF SYNOVUS TRUST COMPANY, DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect depend on the product or service you have with us. This information can include:

- Social Security number and account transactions
- account balances and payment history
- transaction history and wire transfer instructions

Unless you provide us with consent, we will only share this information in limited circumstances as described in this notice

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Synovus Trust Company and GLOBALT choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Synovus Trust Company and GLOBALT share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Only if you consent	We will not share unless you consent
For nonaffiliates to market to you	No	We don't share

To allow us to share

Unless you provide us with consent, we will only share your personal information for our everyday business purposes and for our marketing purposes, as described above. To authorize us to share your personal information for our affiliates to market to you, you can contact us by:

- Mailing the form on Page 3

Please note:

When you are *no longer* our customer, we continue to share your information as described in this notice.

Questions?

For Synovus Trust call your relationship manager at 1-800-942-9764. For GLOBALT, please call the Compliance Officer at 404-364-2188.

What we do

How do Synovus Trust Company and GLOBALT protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How do Synovus Trust Company and GLOBALT collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or give us your contact information ■ tell us about your investment or retirement portfolio or seek financial or tax advice ■ make a wire transfer <p>We also collect your personal information from others, such as affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> <p>See below for more on your rights under state law.</p>
What happens when I allow sharing for an account I hold jointly with someone else?	Your choices will only apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a Synovus name, and Creative Financial Group a division of Synovus Securities, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Synovus does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Synovus doesn't jointly market</i>

Other Important Information

For California Customers only. We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

For Vermont Customers only. We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates without your authorization.

Mail-in Form

To allow us to share with our affiliates so that they can market to you, check the box below and return the completed form to us at the address that is listed:

Name

Address

City, State, Zip

Mail to:

Synovus Trust Company
Attention: Michael Graydon
P.O. Box 23024
Columbus, GA 31902

For GLOBALT:

GLOBALT Investments
Attn: Compliance
3400 Overton Park Dr. SE
5th Floor
Atlanta, GA 30339