

Convenient ways to manage your money.



Enjoy three products and services designed to give you immediate access to your money – all the services you need with just one trip to the bank. Talk with us about these convenient ways to manage your money. Enroll today and take advantage of one service or all. And, you don't even need an account with us.

Three Convenient Products and Services

- **Check Cashing** Cash almost any type of check in any amount from any United States bank.¹ And you can get your check cashed at a competitive fee.
- **Synovus Connections Visa Prepaid Card:** Enjoy the convenience of using a card without worrying that you might spend more than you have available. Use your card to pay bills online or by phone, and make in-store or online purchases². You can load funds at Synovus Bank branches,³ through direct deposit,⁴ a Synovus Bank debit card (account owner only), Visa ReadyLink or the Green Dot® network⁵. Register your card online at www.synovusconnections.com and download the Synovus Connections mobile app⁶ to stay connected to your transaction activity and balance with online statements, email and/or text alerts⁶. You can also set up a Companion card to share your funds with others who are age 13 or older (restrictions apply).
- **Money Orders** No access to checks? No problem. Make payments conveniently and affordably with a money order. You can purchase as many as you need, in any amount up to \$1,000, and each money order costs only \$5.00.

It's easy to get started.

Talk to us today at any of our locations or by phone about these products or services

You can also apply online for the Synovus Connections Visa Prepaid Card at synovusconnections.com

- Most forms of ID accepted
- No bank account required
- No minimum credit requirements

Talk to a banker today.
1-888-SYNOVUS (796-6887)
info@synovus.com

SYNOVUS®

FEES AND CHARGES

Check Cashing	Fees
For Checks drawn on a non-Synovus Bank, per check:	
Printed Payroll & Government	1.5% of check amount
All Other (handwritten payroll, two party, cashiers, insurance, etc.)	2.9% of check amount
Money Orders	4.9% of money order amount
Set-up Fee (1st check only)	\$1.00
Minimum fee per check	\$1.00
For Checks drawn on Synovus Bank, per check, by check amount:	
Checks in the amount of \$0 - \$25	\$0.00
Checks in the amount of \$25.01 - \$100	\$2.00
Checks in the amount of \$100.01 or more	\$5.00
Money Orders	\$5.00 each
Synovus Connections® Visa® Prepaid Card	
Fees	
Account Activation (charged only when first opened, \$20 minimum load required) ⁴	\$4.00
Companion Card / Additional Card (up to 4 cards in addition to the primary card)	\$4.00 each
Monthly Card Maintenance Fee (no matter how many cards)	\$4.00
Purchases / Cash Withdrawals	
Per Purchase	\$0.00
International Transaction ⁷	3%
Cash at a Synovus Branch	\$0.00
Cash at a non-Synovus Branch	\$0.00
Synovus will not charge you a fee to make withdrawals at non-Synovus Bank branches, however the other bank may impose a fee.	
ATM Cash Withdrawals:	
Withdrawal / Balance Inquiry (in-network)	\$0.00 (no charge)
Withdrawal / Balance Inquiry (out-of-network) ⁷	\$2.50 each/\$1.00 each
International Cash Withdrawals / Balance Inquiry	\$5.00 / \$5.00
You will be charged a fee by Synovus, and may be charged a fee by the ATM owner, to use a U.S. or international non-Synovus ATM.	
Add Money:	
Direct Deposit ⁴	\$0.00
Cash Reload at a Synovus Branch	\$0.00
Cash Reload at a non-Synovus Branch ⁸	\$5.95
Loads can also be made at participating Visa ReadyLink and GreenDot® network locations.⁵	
Replacement and/or Lost/Stolen Card Standard Delivery	\$5.00
Replacement and/or Lost/Stolen Card Express Mail	\$25.00
Companion Card Express Mail	\$20.00
Instant Issue Replacement and/or Lost/Stolen Card	\$10.00
Stop Payment	\$15.00

No overdraft / credit feature is available on this card.

For the full list of Fees and Charges for the Synovus Connections Visa prepaid accounts, ask a Synovus banker or teller or visit synovusconnections.com. For general information about prepaid accounts, visit cfpb.gov/prepaid.

IMPORTANT INFORMATION

Fees in effect April 1, 2019 and are subject to change.

1 Fees apply. Excludes credit card convenience checks, temporary checks and money orders issued within the past 48 hours.

2 Your card cannot be used to pay for gambling transactions or for vehicle rentals. When you use your card at a hotel or restaurant or for certain travel and entertainment transactions, we may authorize and hold more than the actual amount until the transaction has posted to your account.

3 Checks must first be cashed before they can be loaded. Check cashing fees may apply.

4 Direct Deposit service is available only if supported by your employer or payor. Availability of funds depends on when the funds are sent to us by your employer or payor. It may take several pay periods for direct deposit to begin. The card can also be funded with a Synovus Bank debit card. Online applicants without a Synovus debit card will be mailed a prepaid card with \$0 funding along with loading options and instructions. For all loading sources, the Card Account can be loaded up to 10 times per month, not to exceed \$6,000 per day with a maximum balance of \$10,000. For details, see Loading the card on the Synovus Connections Visa Prepaid Card Frequently Asked Questions document located at Synovusconnections.com.

5 Fees charged by GreenDot® will apply. The retailer may apply a Visa ReadyLink reload fee. Reload and card balance limits apply.

6 Text messages and the Connections Mobile app require your mobile text provider's data and/or text plan for which fees apply.

7 Synovus will charge you 3% of the amount of the transaction and the merchant may also charge you a fee. Synovus has no control over the fees charged by third parties. You also may be charged a fee by the ATM operator, even if you do not complete the transaction.

8 This fee can be lower depending on how and where this card is used.

Green Dot® is a registered trademark of Green Dot® Corporation.

The Synovus Connections Prepaid Card is issued by Synovus Bank.

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