

Synovus Plus Program Terms

Below are the terms and conditions of the Synovus Plus relationship program (the “Relationship Program”), which provides the fee refunds, discounts, and other benefits described below. Additional Synovus relationship programs include Synovus Inspire and Private Wealth. See each relationship program’s respective Program Terms for applicable terms and conditions.

Relationship Analysis

We will evaluate your checking, savings, money market, IRA, CD, and investment accounts on file with Synovus¹ which you are the primary or secondary owner or have been identified as a beneficial owner or control person in the case of business or commercial accounts (collectively the “Accounts”) as of the last business day of each month (the “Evaluation Date”). Applicable Relationship Program benefits will be applied to your Accounts no later than the 5th business day each month (the “Effective Date”) and will be reflected on the next statement of account for that Account. Each time you open a new Account, it may take up to one full statement cycle before Relationship Program benefits are made available to your Account.

All your Accounts will be considered during Relationship Program evaluation. Primary and secondary Account owners will be evaluated individually, but either may qualify applicable Accounts to receive Relationship Program benefits. Because either Account owner may qualify the Account to receive Relationship Program benefits, aggregate information about one owner’s relationship may be shared with the other joint account owner as a result.

Qualification and Anchor Account

To qualify to receive Relationship Program benefits you must maintain a Plus Checking account. This account will be your “Anchor Account”. For newly opened accounts, it may take up to two business days for this to reflect in our systems.

Monthly Fee

There is a monthly service fee of \$10 for the Anchor Account which you authorize us to debit from the Anchor Account at the end of the statement cycle. The monthly service fee for the Anchor Account will be waived if you are a military community member² or you maintain one of the following:

1. \$10,000 minimum ending balance in combination of your personal checking, savings, money market, IRA, CD or investment accounts¹ as of the Evaluation Date (your “Relationship Balance”) during your statement cycle.
2. \$5,000 minimum monthly deposit into any of your personal checking accounts by the Evaluation Date (your “Monthly Deposit”) during your monthly statement cycle. Your Monthly Deposit is calculated as the sum of eligible deposit transactions³ into your Synovus personal checking accounts during the calendar month up until the Evaluation Date.
3. \$500,000 minimum ending balance in combination of your business or commercial checking, savings, money market, or CD accounts as of the Evaluation Date (your “Business Relationship Balance”) during your statement cycle.

To learn your Relationship Balance, Monthly Deposit, or Business Relationship Balance please visit your local branch or contact Synovus Customer Care:

1-888-SYNOVUS (1-888-796-6887)
P.O. Box 120
Columbus GA 31902
info@synovus.com

Fee Refunds, Discounts, and Other Benefits

Deposit Accounts*	Relationship Program Benefit(s)
Plus Checking (your Anchor Account)	The following on your Anchor Account: <ul style="list-style-type: none"> • 1 foreign ATM fee refund per month • First order of Synovus standard wallet checks free <p>A 50% refund on your annual safe deposit box fee⁴.</p> <p>Access to credit monitoring and identity theft protection services. A valid email address and separate enrollment is required to receive services.</p>
Personal Savings	Preferred pricing based on your Relationship Balance: <ul style="list-style-type: none"> • \$25,000 – \$99,999 • \$100,000 – \$499,999 • \$500,000+
Relationship Money Market	Preferred pricing based on your Relationship Balance: <ul style="list-style-type: none"> • \$25,000 – \$99,999 • \$100,000 – \$499,999 • \$500,000 - \$999,999 • \$1,000,000 - \$2,499,999 • \$2,500,000
Personal CDs & IRAs	Preferred rates and offers based on your Relationship Balance as available.

*All deposit accounts subject to approval. See Schedule of Fees and Charges which you received when you opened your account or visit Synovus.com for current fees and charges.

Credit Cards*	Relationship Program Benefit(s)
Synovus Classic Visa® Credit Card	<ul style="list-style-type: none"> • Free expedited card delivery⁵ for emergency replacement cards • Preferred introductory offers available; talk with a banker for details
Synovus Rewards Visa® Credit Card	<ul style="list-style-type: none"> • 10,000 bonus points after \$3,000 in net spend⁶ within 90 days⁷ • Free expedited card delivery⁵ for emergency replacement cards
Synovus Cash Rewards Visa® Credit Card	<ul style="list-style-type: none"> • \$100 bonus reward after \$3,000 in net spend⁶ within 90 days⁷ • Free expedited card delivery⁵ for emergency replacement cards
Synovus Travel Rewards Visa® Credit Card	<ul style="list-style-type: none"> • \$50 statement credit with at least \$60,000 in annual net spend^{6,8} • 10,000 bonus points after \$3,000 in net spend⁶ within 90 days⁷ • Free expedited card delivery³ for emergency replacement cards

*All credit cards subject to credit approval. A new credit card application must be submitted to be eligible to receive Relationship Program benefits if not previously participating in a Synovus relationship program. Benefits not combined with other relationship program benefits.

Home Equity*	Relationship Program Benefit(s)
Home Equity Line (HELOC)	0.25% annual percentage rate (APR) reduction ^{9,10} with \$25,000 minimum Relationship Balance
*All accounts subject to credit approval. Benefits not combined with other relationship program benefits.	

Personal Lending*	Relationship Program Benefit(s)
Securities-Backed Line of Credit	0.20% annual percentage rate (APR) reduction ⁹ with \$25,000 minimum Relationship Balance
*All accounts subject to credit approval. Benefits not combined with other relationship program benefits.	

Changes & Termination

Relationship Program benefits and requirements are subject to change. Visit [Synovus.com](https://synovus.com) for up to date benefits and program requirements.

We may terminate this Relationship Program at any time upon written notice to you at your address set forth in our records. This Relationship Program will terminate automatically if the Anchor Account is closed by you or us for any reason. Upon termination, fee refunds, discounts, and benefits will terminate immediately.

1. Includes Synovus Bank and Synovus Securities, Inc. (SSI)* assets held by their custodian, National Financial Services (NFS) and certain additional investment accounts held in custody by third parties. Synovus Trust Company, N.A. (STC) accounts are not directly included in Relationship Balance or monthly deposit calculations. STC customers in a Synovus relationship program will receive program benefits equivalent to customers with at least a \$500,000 Relationship Balance.
2. Primary account holder must present valid military ID at account opening.
3. Direct deposit, cash or check deposit, ACH, and mobile deposits are all eligible transaction types. Reversed deposits due to unavailable funds, cancellations, or stop payments do not count towards your Monthly Deposit.
4. Safe deposit boxes subject to availability. Safe deposit box fee must be set to debit from your Anchor Account. The 50% refund will be applied to the standard safe deposit box fee amount and may replace lessor discounts that you may otherwise have. We will continue to charge you the fee and credit the refunded amount each year.
5. \$25 expedited card fee is waived for each card that is sent overnight for lost/stolen card replacement when requested.
6. Eligible purchases (net spend) are defined as total purchases less returns and merchant credits. Eligible purchases also do not include fees, interest, purchases of Travelers Checks, purchases of or loading of any prepaid card, purchases of foreign currency, balance transfers, promotional or convenience checks or other purchases or cash equivalents or using the card for any purchase made at mypurchaseperks.com.
7. Bonus points or bonus rewards will be applied to your rewards balance by the end of the month following the month in which you reach \$3,000 in net spend. You must reach \$3,000 in net spend within the first 90 days of account opening to qualify for the bonus points or bonus rewards. Bonus points or bonus rewards will not be awarded to your account for purchases during a billing cycle if your account is not open and current on the billing cycle closing date. The bonus points or bonus rewards have no cash value and require no tax form 1099.
8. Earn a \$50 statement credit when you have at least \$60,000 or more in net spend on your Synovus Travel Rewards Visa® credit card each anniversary year. Statement credits will generally be applied to your account within 3-5 days after the day of your anniversary in which the eligible transactions occurred, totaling \$60,000 or more. Statement credits will not be awarded to an account for purchases during a billing cycle if your account is not open and current on the billing cycle closing date. The statement credit applies toward the balance and does not replace the monthly payment. You are responsible for any tax due on any amount received which is considered interest and will be reported on IRS form 1099-MISC.
9. Rate reduction is applied to variable rate portion of the account and is reflected in the Fixed Rate Margin applied to Fixed Rate Options. Any introductory rate promotion will exclude the rate reduction.
10. APR is subject to a minimum floor rate of 3.99% for Relationship Balances below \$500,000, and 2.99% for Relationship Balances greater than or equal to \$500,000. The maximum APR rate is 18%.

Effective November 1, 2023. The complete list of Synovus Plus benefits is available at: synovus.com/SynovusPlus.

Only Bank Deposit products are FDIC insured. Synovus Bank, Member FDIC.

Credit cards are issued by **Synovus Bank, 1111 Bay Avenue, Columbus, GA 31901**, which is also the creditor for credit card accounts.

Mortgage lending is provided by Synovus Bank, NMLS #408043. Loans subject to approval, including credit approval. Synovus Bank lends in the states of Alabama, Georgia, Florida, Tennessee, North Carolina and South Carolina. This communication is directed to properties in those states.

*Investment products and services provided by Synovus are offered through Synovus Securities, Inc. ("SSI"), Synovus Trust Company, N.A. ("STC") and Creative Financial Group, a division of SSI. Trust services for Synovus are provided by Synovus Trust Company, N.A. The registered broker-dealer offering brokerage products for Synovus is Synovus Securities, Inc., member FINRA/SIPC and an SEC Registered Investment Advisor. Synovus Securities, Inc. is a subsidiary of Synovus Financial Corp and an affiliate of Synovus Bank and Synovus Trust. Synovus Trust Company, N.A. is a subsidiary of Synovus Bank.

NOT FDIC INSURED NO BANK GUARANTEE MAY LOSE VALUE

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