

## Private Wealth Program Terms

Below are the terms and conditions of the Synovus Private Wealth Relationship Program (the "Relationship Program"), which provides the fee refunds, discounts, and other benefits described below. Additional Synovus Relationship Programs include Synovus Plus and Synovus Inspire. 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 Synovus<sup>1</sup> which you are the primary or secondary owner or the 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") (collectively your "Relationship Balance" for personal accounts and your "Business Relationship Balance" for business or commercial accounts"). 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 Private Wealth Checking account. This account will be your "Anchor Account". For newly opened accounts, it may take up to two business days to reflect in our systems.

### Monthly Fee

There is no monthly service fee for the Anchor Account.

To learn your Relationship Balance, Business Relationship Balance, or Monthly Deposit, 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

If you maintain your Anchor Account and use any of the following services, you will receive:

Deposit Accounts*	Relationship Program Benefit(s)
Private Wealth Checking (your Anchor Account)	<p>The following on your Anchor Account:</p> <ul style="list-style-type: none"> <li>Free Synovus standard wallet checks or 50% discount on premium checks.</li> <li>Preferred interest rates based on your Relationship Balance:                             <ul style="list-style-type: none"> <li>\$0 - \$99,999</li> <li>\$100,000 - \$499,999</li> <li>\$500,000+</li> </ul> </li> </ul> <p>Access to credit monitoring and identity theft protection services. A valid email address and separate enrollment is required to receive services.</p> <p>Access to additional benefits, if you maintain a minimum \$100,000 Relationship Balance:</p> <p>The following on your Anchor Account:</p> <ul style="list-style-type: none"> <li>Non-Synovus ATM withdrawal fee refunds<sup>2</sup></li> <li>Waived overdraft fees</li> <li>Waived official check fees</li> <li>Waived paper statement fees</li> <li>Stop payment fee refunds</li> <li>Domestic wire transfer fee refunds (incoming &amp; outgoing)</li> </ul> <p>50% refund on your annual safe deposit box fee.<sup>3</sup></p>
Personal Savings	<p>Preferred pricing based on your Relationship Balance:</p> <ul style="list-style-type: none"> <li>\$25,000 – \$99,999 • \$100,000 – \$499,999 • \$500,000+</li> </ul>
Relationship Money Market	<p>Preferred pricing based on your Relationship Balance:</p> <ul style="list-style-type: none"> <li>\$25,000 – \$99,999 • \$100,000 – \$499,999 • \$500,000 – \$999,999 • \$1,000,000 – \$2,499,999</li> <li>\$2,500,000+</li> </ul>
Personal CDs & IRAs	<p>Preferred rates and offers based on your Relationship Balance as available</p>

\*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"> <li>Free expedited card delivery<sup>4</sup> whenever requested</li> <li>Preferred introductory offers available; talk with a banker for details</li> </ul>
Synovus Rewards Visa® Credit Card	<ul style="list-style-type: none"> <li>60,000 bonus points after \$5,000 in net spend<sup>5</sup> within 90 days<sup>6</sup></li> <li>Free expedited card delivery<sup>4</sup> whenever requested</li> </ul>
Synovus Cash Rewards Visa® Credit Card	<ul style="list-style-type: none"> <li>\$500 bonus reward after \$5,000 in net spend<sup>5</sup> within 90 days<sup>6</sup></li> <li>Free expedited card delivery<sup>4</sup> whenever requested</li> </ul>
Synovus Travel Rewards Visa® Credit Card	<ul style="list-style-type: none"> <li>\$50 statement credit with at least \$60,000 in annual net spend<sup>5,7</sup></li> <li>60,000 bonus points after \$5,000 in net spend<sup>5</sup> within 90 days<sup>6</sup></li> <li>Free expedited card delivery<sup>4</sup> whenever requested</li> </ul>

\*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.

Mortgage & Home Equity*	Relationship Program Benefit(s)
Synovus Mortgage	0.125% reduction in interest rate for customers with at least a \$100,000 Relationship Balance and subject to availability. <sup>8,9,10</sup>  Either a 0.250% reduction in discount points or a 0.250% reduction in interest rate for customers with at least a \$500,000 Relationship Balance and subject to availability. <sup>8,9,10</sup>
Home Equity Line of Credit (HELOC)	0.50% annual percentage rate (APR) reduction for customers with at least a \$100,000 Relationship Balance OR  1.00% APR reduction for customers with at least a \$500,000 Relationship Balance.  Special offers for reduced closing costs based on your Relationship Balance as available.
*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	0.250% annual percentage rate (APR) reduction for customer with at least \$100,000 Relationship Balance OR  1.00% annual percentage rate (APR) reduction for customer with at least \$500,000 Relationship Balance. <sup>11</sup>
*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://www.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.

- 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.
- Does not include fees charged by other financial institutions or ATM owners.
- 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.
- \$25 expedited card fee is waived on request.
- 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](https://mypurchaseperks.com).
- Bonus points or bonus reward will be applied to your rewards balance by the end of the month following the month in which you reach \$5,000 in net spend. You must reach \$5,000 in net spend within the first 90 days of account opening to qualify for the bonus points or bonus reward. Bonus points or bonus reward 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 reward have no cash value and require no tax form 1099.
- 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 or 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.
- Limit 1 offer per 12-month period per customer.
- Available on certain mortgage product offerings. Please contact a Synovus Mortgage Loan Originator for details.
- 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.
- APR is subject to a minimum floor rate of 3.99% for Relationship Balance below \$500,000, and 2.99% for Relationship Balances greater than or equal to \$500,000. The maximum APR rate is 18%.

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 is a subsidiary of Synovus Bank.

NOT FDIC INSURED NO BANK GUARANTEE MAY LOSE VALUE

