

Account <i>All deposit accounts subject to approval</i>	Minimum Deposit to Open	Monthly Maintenance Fee	Other Related Monthly Fees	Interest Rate Tiers <sup>1</sup>										
<b>Pro Business Checking</b>	\$100	\$12 (can be avoided with \$1,000 average collected balance for the statement cycle)	<ul style="list-style-type: none"> <li>• 200 combined debits, credits, and deposited items per statement cycle. A \$0.50 fee will be charged per item in excess, regardless of account balance.</li> <li>• Each statement cycle, you can deposit up to \$10,000 in cash for free. After \$10,000, the excessive cash deposited fee is \$0.003 per \$1.</li> <li>• The negative collected balance fee<sup>2</sup> is Prime +3%.</li> </ul>	Not applicable										
<b>Preferred Business Checking</b>	\$100	\$25 (can be avoided with \$15,000 average collected balance for the statement cycle)	<ul style="list-style-type: none"> <li>• 400 combined debits, credits, and deposited items per statement cycle. A \$0.50 fee will be charged per item in excess, regardless of account balance.</li> <li>• Each statement cycle, you can deposit up to \$20,000 in cash for free. After \$20,000, the excessive cash deposited fee is \$0.003 per \$1.</li> <li>• Select Treasury Management services available for additional fee.</li> <li>• The negative collected balance fee<sup>2</sup> is Prime +3%.</li> </ul>	Not applicable										
<b>Business Interest Checking</b> <sup>1</sup> Corporations, partnerships, associations, business trusts, and other organizations are not eligible for this account. Ask your banker about eligibility.	\$100	\$10 (can be avoided with \$2,500 average collected balance for the statement cycle)	<ul style="list-style-type: none"> <li>• 200 combined debits, credits, and deposited items per statement cycle. A \$0.35 fee will be charged per item in excess, regardless of account balance.</li> <li>• Each statement cycle, you can deposit up to \$10,000 in cash for free. After \$10,000, the excessive cash deposited fee is \$0.0015 per \$1.</li> <li>• The negative collected balance fee<sup>2</sup> is Prime +3%.</li> </ul>	<table border="0"> <tr> <td>\$0.01 – \$999.99</td> <td>\$100,000 – \$249,999.99</td> </tr> <tr> <td>\$1,000 – \$4,999.99</td> <td>\$250,000 – \$499,999.99</td> </tr> <tr> <td>\$5,000 – \$24,999.99</td> <td>\$500,000 – \$999,999.99</td> </tr> <tr> <td>\$25,000 – \$49,999.99</td> <td>\$1,000,000 and greater</td> </tr> <tr> <td>\$50,000 – \$99,999.99</td> <td></td> </tr> </table> <p>Interest is compounded daily, credited monthly, and paid on the collected balance minus 10% reserve rate (also known as the investable balance) using the daily balance method. The interest rate on the entire balance in your account will be paid based on the daily balance tier.</p>	\$0.01 – \$999.99	\$100,000 – \$249,999.99	\$1,000 – \$4,999.99	\$250,000 – \$499,999.99	\$5,000 – \$24,999.99	\$500,000 – \$999,999.99	\$25,000 – \$49,999.99	\$1,000,000 and greater	\$50,000 – \$99,999.99	
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\$50,000 – \$99,999.99														
<b>Non-Profit Checking</b> For certain non-profit organizations. Ask your banker about eligibility.	\$100	None	<ul style="list-style-type: none"> <li>• 200 combined debits, credits, and deposited items per statement cycle. A \$0.35 fee will be charged per item in excess, regardless of account balance.</li> <li>• Each statement cycle, you can deposit up to \$10,000 in cash for free. After \$10,000, the excessive cash deposited fee is \$0.0015 per \$1.</li> <li>• The negative collected balance fee<sup>2</sup> is Prime +3%.</li> </ul>	Not applicable										

Account <i>All deposit accounts subject to approval</i>	Minimum Deposit to Open	Monthly Maintenance Fee	Other Related Monthly Fees	Interest Rate Tiers <sup>1</sup>	Withdrawal and Transfer Transactions						
<b>Business Savings</b> <sup>1</sup>	\$100	\$5 (can be avoided with \$500 average collected balance for the statement cycle)	<ul style="list-style-type: none"> <li>• 50 combined credits and deposited items per statement cycle<sup>3</sup>. A \$0.35 fee will be charged per item in excess, regardless of account balance.</li> <li>• Each statement cycle, you can deposit up to \$5,000 in cash for free<sup>3</sup>. After \$5,000 the excessive cash deposited fee is \$0.0015 per \$1.</li> </ul>	Interest is compounded daily, credited monthly, and paid on the collected balance using the daily balance method. No minimum balance required to earn interest. A single rate applies.	6 free per statement cycle <sup>3</sup> , then \$5 per occurrence <sup>4</sup>						
<b>Commercial Money Market</b> <sup>1</sup>	\$1,000	\$10 (can be avoided with \$5,000 average collected balance for the statement cycle)	<ul style="list-style-type: none"> <li>• 50 combined credits and deposited items per statement cycle. A \$0.35 fee will be charged per item in excess, regardless of account balance.</li> <li>• Each statement cycle, you can deposit up to \$5,000 in cash for free. After \$5,000 the excessive cash deposited fee is \$0.0015 per \$1.</li> </ul>	<table border="0"> <tr> <td>\$0.01 – \$4,999.99</td> <td>\$25,000 – \$49,999.99</td> </tr> <tr> <td>\$5,000 – \$14,999.99</td> <td>\$50,000 – \$99,999.99</td> </tr> <tr> <td>\$15,000 – \$24,999.99</td> <td>\$100,000 and greater</td> </tr> </table> <p>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 daily balance tier.</p>	\$0.01 – \$4,999.99	\$25,000 – \$49,999.99	\$5,000 – \$14,999.99	\$50,000 – \$99,999.99	\$15,000 – \$24,999.99	\$100,000 and greater	6 free per statement cycle, then \$15 per occurrence <sup>4</sup>
\$0.01 – \$4,999.99	\$25,000 – \$49,999.99										
\$5,000 – \$14,999.99	\$50,000 – \$99,999.99										
\$15,000 – \$24,999.99	\$100,000 and greater										

**Fees effective 2/1/24 and are subject to change.**

**Note:** The average collected balance is the sum of the daily ledger balances minus uncollected checks deposited, divided by the number of days in the statement period.

<sup>1</sup> Account has a variable interest rate subject to change after account opening and without notice.

<sup>2</sup> The negative collected balance fee is calculated daily based on the average uncollected balance.

<sup>3</sup> Business Savings statements are delivered on a quarterly basis; however, fees and allowable withdrawals and transactions are applied on a per month basis.

<sup>4</sup> The excessive transaction fee is assessed per occurrence, regardless of the account balance.

**Account Information** – To request information about your account, please contact your banker, call 888-SYNOVUS (796-6887), or visit your local branch.



<b>Account</b> All deposit accounts subject to approval. For current interest rates and Annual Percentage Yields (APYs) contact your banker or call Customer Care at 1-888-SYNOVUS (796-6887).	<b>Minimum Deposit to Open</b>	<b>Withdrawal and Transfer Transactions <sup>2</sup></b>
<b>Certificate of Deposit <sup>3</sup></b> <b>&lt; 3 months (7 - 89 days) <sup>1</sup></b>	\$1,000	The greater of interest accrued to date, or half of the accrued interest at maturity, or seven days accrued interest. <sup>4</sup>
<b>Certificate of Deposit <sup>3</sup></b> <b>3 months (90-179 days) <sup>1</sup></b>	\$1,000	Early withdrawal interest penalty is 1 month's interest <sup>4</sup>
<b>Certificate of Deposit <sup>3</sup></b> <b>6 months (180-364 days) <sup>1</sup></b>	\$1,000	Early withdrawal interest penalty is 3 months' interest <sup>4</sup>
<b>Certificate of Deposit <sup>3</sup></b> <b>1 Year (12-17 months) <sup>1</sup></b>	\$1,000	Early withdrawal interest penalty is 6 months' interest <sup>4</sup>
<b>Certificate of Deposit <sup>3</sup></b> <b>18 months (18-23 months) <sup>1</sup></b>	\$1,000	Early withdrawal interest penalty is 6 months' interest <sup>4</sup>
<b>Certificate of Deposit <sup>3</sup></b> <b>2 Years (24-35 months) <sup>1</sup></b>	\$1,000	Early withdrawal interest penalty is 6 months' interest <sup>4</sup>
<b>Certificate of Deposit <sup>3</sup></b> <b>3 Years (36-47 months) <sup>1</sup></b>	\$1,000	Early withdrawal interest penalty is 9 months' interest <sup>4</sup>
<b>Certificate of Deposit <sup>3</sup></b> <b>4 Years (48-59 months) <sup>1</sup></b>	\$1,000	Early withdrawal interest penalty is 9 months' interest <sup>4</sup>
<b>Certificate of Deposit <sup>3</sup></b> <b>5 Year plus (60+ months) <sup>1</sup></b>	\$1,000	Early withdrawal interest penalty is 9 months' interest <sup>4</sup>

**Information effective 2/1/24 and is subject to change.**

- <sup>1</sup> Interest may be credited monthly, quarterly, or annually depending on the deposit type. Ask a banker about 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.
- <sup>2</sup> 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.
- <sup>3</sup> 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.
- <sup>4</sup> 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. 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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**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.



<b>Account Closing Fee</b>	DDA/NOW and Savings/MMA (if closed within 90 days of opening)	\$25	
<b>Account/Deposit Verification</b> , per request		\$15	
<b>ACH Notification of Change</b>		\$5.50	
<b>ACH Return Item</b>		\$6.00	
<b>ACH Unauthorized Entry Fee</b>		\$6.00	
<b>Synovus Gateway</b>	Non Analyzed	No Charge	
	On Analysis	1st account \$25 monthly Each additional account \$10 per account, monthly	
<b>Bill Pay</b>	Monthly	No charge	
	1-50 payment(s) sent per month	No charge	
	Over 50 payments sent per month	\$0.80 each	
<b>Check Orders</b>	Fees vary depending on quantity and style of checks ordered		
<b>Coin and Currency</b>	Coin Purchased, per roll	\$0.10	
	Currency Purchased, per strap	\$0.25	
<b>Collection Fee for Charged-off Deposit/Savings Accounts</b>		\$30	
<b>Collection Items</b>	Domestic, per item	\$25	
	International <sup>1</sup>	Incoming per item	\$60
		Outgoing per item	\$50
		Courier fee (minimum)	\$35
	Foreign Drafts, per item	\$40	
	Bond Coupon Envelope, per item	\$20	
	Sight Drafts, per item	\$20	
<b>Counter/Temporary Checks</b> , per check		\$0.30	
<b>Dormant<sup>3</sup> Account Fee</b> , per month		\$5 / \$10 <sup>4</sup>	
<b>Facsimile</b> , per page		No charge	
<b>Foreign Check</b>	American Express® Travelers Cheques Deposit Fee, per check	\$7	
	Foreign Check Return Fee <sup>6</sup> , per check	\$40	
<b>Foreign Currency</b> , per order		\$15	
<b>Garnishment Processing</b> , per occurrence		\$100	
<b>Night Deposit Drop</b>	Plastic Tamper-resistant Bags, per 100	\$50	
	Lost Keys, per key	\$50	
	Night Drop Bags, processed	\$5	
<b>Non-sufficient Funds<sup>7</sup> and Overdrafts<sup>8</sup></b> , per occurrence		\$36	
<b>Notary Service</b>		No charge	
<b>Official Checks</b> , customers, per check		\$10	
<b>Overdraft Collection Fee</b>	Fee charged after account balance has been overdrawn for seven or more consecutive calendar days	\$35	
<b>Overdraft Protection Transfer</b> , per transfer		\$10	
<b>Photocopies</b> , per page		No charge	
<b>Returned Deposited Item</b>	Regular, per item	\$9	
	Redeposit, per item	\$9	
<b>Stop Payment/Caution</b> , per transaction		\$36	
<b>Tax Levy or Legal Service</b> , per occurrence		\$100	
<b>Visa® Business Debit Card and ATM Terminals</b>	Monthly or Annual Card Fee	No charge	
	Synovus and Publix® Presto!® ATM Transactions including withdrawals, balance inquiries and transfers	No charge	
	Non-Synovus ATM Transactions including withdrawals and balance inquiries, per transaction <sup>9</sup>	\$2.50	
	International Transaction Fee, per transaction	3.00%	
	Expedited Card Fee, per card	\$25	
<b>Wire Transfers<sup>2</sup>, customers, per wire</b>	Domestic (Incoming / Outgoing)	\$18 / \$30	
	International (Incoming / Outgoing)	\$25 / \$47	
	Domestic Wires Submitted by Phone <sup>10</sup>	\$100	
	International Wires Submitted by Phone <sup>10</sup>	\$100	
<b>Zipper Bag Fee</b>		\$3	

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- Foreign checks issued in foreign currency not deemed eligible for deposit and foreign checks issued in U.S. dollars drawn on countries other than Canada 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.
- 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.
- 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.
- 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.
- Exclusions apply. Ask your banker for details.
- This fee is in addition to any fees the foreign bank might charge.
- A Non-sufficient Funds fee is charged when a transaction posts to your account and is returned because there are insufficient funds available to cover the transaction.
- An overdraft fee is charged when a transaction posts to your account and is paid resulting in a negative balance. Under our standard overdraft practices, a fee may be imposed for overdrafts caused by checks, ACH, reoccurring and everyday check card transactions, and ATM transactions.
- This fee is in addition to any fees the ATM owner might charge.
- Phone wires must be initiated by your banker.

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