

Summary of Rates and Fees for Synovus Business Travel Rewards, Business Rewards and Business Visa® Credit Cards

Interest Rates and Charges	Business Travel Rewards Visa	Business Rewards Visa	Business Visa
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR ^{1,2} for the first six (6) months.* After that, your APR will be 14.74%, 16.74%, 18.74%, 22.74% or 24.74% ^{3,4} based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. ⁵	0.00% Introductory APR ^{1,2} for the first six (6) months.* After that, your APR will be 14.74%, 16.74%, 18.74%, 22.74% or 24.74% ^{3,4} based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. ⁵	0.00% Introductory APR ^{1,2} for the first six (6) months.* After that, your APR will be 12.74%, 14.74%, 16.74%, 20.74% or 22.74% ^{3,4} based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. ⁵
Other APRs	Balance Transfer APR^{1,2}: 0.00% introductory APR for the first six (6) months.* After that, a regular APR of: 14.74%, 16.74%, 18.74%, 22.74% or 24.74% ^{3,4} Cash Advance APR 24.99% ⁴ (except for overdraft protection transactions and any promotional check transactions for which the promotional period has expired or terminated early, for which the APR is the same as that of balance transfers)	Balance Transfer APR^{1,2}: 0.00% introductory APR for the first six (6) months.* After that, a regular APR of: 14.74%, 16.74%, 18.74%, 22.74% or 24.74% ^{3,4} Cash Advance APR 24.99% ⁴ (except for overdraft protection transactions and any promotional check transactions for which the promotional period has expired or terminated early, for which the APR is the same as that of balance transfers)	Balance Transfer APR^{1,2}: 0.00% introductory APR for the first six (6) months.* After that, a regular APR of: 12.74%, 14.74%, 16.74%, 20.74% or 22.74% ^{3,4} Cash Advance 24.99% ⁴ (except for overdraft protection transactions and any promotional check transactions for which the promotional period has expired or terminated early, for which the APR is the same as that of balance transfers)
Variable Rate Information	Your APR for purchases, balance transfers and cash advances may vary. The regular APR for purchases and balance transfers is determined each billing cycle by adding a margin of 7.99%, 9.99%, 11.99%, 15.99% or 17.99% (which corresponds, respectively, to the 14.74%, 16.74%, 18.74%, 22.74% or 24.74% ^{3,4} APRs shown above) to the Prime Rate ⁵ , and for Cash Advances by adding a margin of 21.99% (which corresponds, respectively, to the 24.99% ⁴ APR shown above) to the Prime Rate. ⁵	Your APR for purchases, balance transfers and cash advances may vary. The regular APR for purchases and balance transfers is determined each billing cycle by adding a margin of 7.99%, 9.99%, 11.99%, 15.99% or 17.99% (which corresponds, respectively, to the 14.74%, 16.74%, 18.74%, 22.74% or 24.74% ^{3,4} APRs shown above) to the Prime Rate ⁵ , and for Cash Advances by adding a margin of 21.99% (which corresponds, respectively, to the 24.99% ⁴ APR shown above) to the Prime Rate. ⁵	Your APR for purchases, balance transfers and cash advances may vary. The regular APR for purchases and balance transfers is determined each billing cycle by adding a margin of 5.99%, 7.99%, 9.99%, 13.99% or 15.99% (which corresponds, respectively, to the 12.74%, 14.74%, 16.74%, 20.74% or 22.74% ^{3,4} APRs shown above) to the Prime Rate ⁵ , and for Cash Advances by adding a margin of 21.99% (which corresponds, respectively, to the 24.99% ⁴ APR shown above) to the Prime Rate. ⁵
Minimum Interest Charge	\$1.00	\$1.00	\$1.00

All credit cards are subject to credit approval.

Important credit card information on page 2.

Summary of Rates and Fees for Synovus Business Travel Rewards, Business Rewards and Business Visa® Credit Cards

Fees	Business Travel Rewards Visa	Business Rewards Visa	Business Visa
Annual Fee	\$0 introductory Annual Fee for one year. After that, \$50	None	None
Transaction Fees			
Cash Advance	5% of the cash advance with a \$10 minimum	5% of the cash advance with a \$10 minimum	5% of the cash advance with a \$10 minimum
Balance Transfer Fee	None	None	None
Transaction Fee for Overdraft Protection	5% of the Overdraft with a \$5 minimum	5% of the Overdraft with a \$5 minimum	5% of the Overdraft with a \$5 minimum
Foreign Transaction Fee	None	3% of the transaction amount (includes transactions made in U.S. Dollars and cross border transactions)	3% of the transaction amount (includes transactions made in U.S. Dollars and cross border transactions)
Penalty Fees			
Late Payment	Up to \$39	Up to \$39	Up to \$39
Returned Payment	\$39	\$39	\$39
Overlimit Fee	\$39	\$39	\$39
Return Check Fee	\$39	\$39	\$39

Important Credit Card Information

All Credit Cards are subject to credit approval.

- 1 If we fail to receive your Minimum Payment by the Payment Due Date during the introductory period, your introductory rate will terminate and the applicable regular rate will apply beginning on the first day of the first Billing Cycle, which begins following such failure.
- 2 Introductory APR available only on Balance Transfers from other financial institutions. A balance transfer from a credit card issued through Synovus Bank is not eligible for the introductory APR.
- 3 Your regular APR for purchases and balance transfers is based on our evaluation of your income and credit information at the time you apply, and it will be the same for purchases and for balance transfers.
4. The Annual Percentage Rate for Purchases, Cash Advances, and Balance Transfers will not exceed 24.99%.
5. The Prime Rate used is the highest Prime Rate published in The Wall Street Journal on either (a) the first calendar month in which the Billing Cycle begins (or if not published on that day, on the date of its next publication following that date), or (b) the last day of the calendar month in which the Billing Cycle begins (or if not published on that day, on the date of its next publication following that date), whichever produces the higher Prime Rate.

The variable APRs shown above are those in effect as of **December 31, 2025**. This information may have changed after that date. To find out what may have changed, please call us at 888-SYNOVUS (796-6887), or write us at Card Services, P.O. Box 23061, Columbus, GA 31902.

Credit Cards are issued by **Pinnacle Bank, a Tennessee bank, dba Synovus Bank, 33 West 14th Street, Columbus, GA 31901** which is also the creditor for credit card accounts.