

**Summary of Rates and Fees for Synovus Travel Rewards Visa®, Synovus Travel Rewards Visa Signature®, Rewards Visa®, Cash Rewards Visa®, Cash Rewards Visa Signature® and Classic Visa® Credit Cards**

Interest Rates and Interest Charges	Travel Rewards Visa and Travel Rewards Visa Signature Credit Card	Cash Rewards Visa and Cash Rewards Visa Signature Credit Card	Rewards Visa Credit Card	Classic Visa Credit Card
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR <sup>1</sup> for the first six (6) months. After that, your APR will be <b>15.74%, 17.74%, 19.74%, 23.74% or 24.99%</b> <sup>2</sup> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. <sup>3</sup>	<b>0.00%</b> Introductory APR <sup>1</sup> for the first six (6) months. After that, your APR will be <b>15.74%, 17.74%, 19.74%, 23.74% or 24.99%</b> <sup>2</sup> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. <sup>3</sup>	<b>0.00%</b> Introductory APR <sup>1</sup> for the first six (6) months. After that, your APR will be <b>15.74%, 17.74%, 19.74%, 23.74% or 24.99%</b> <sup>2</sup> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. <sup>3</sup>	<b>0.00%</b> Introductory APR <sup>1</sup> for the first six (6) months. After that, your APR will be <b>13.74%, 15.74%, 17.74%, 21.74%, 23.74% or 24.74%</b> <sup>2</sup> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. <sup>3</sup>
<b>APR for Balance Transfers and Overdraft Protection Transactions</b>	<b>0.00%</b> Introductory APR <sup>1</sup> for the first six (6) months. After that, your APR will be <b>15.74%, 17.74%, 19.74%, 23.74% or 24.99%</b> <sup>2</sup> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. <sup>3</sup>	<b>0.00%</b> Introductory APR <sup>1</sup> for the first six (6) months. After that, your APR will be <b>15.74%, 17.74%, 19.74%, 23.74% or 24.99%</b> <sup>2</sup> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. <sup>3</sup>	<b>0.00%</b> Introductory APR <sup>1</sup> for the first six (6) months. After that, your APR will be <b>15.74%, 17.74%, 19.74%, 23.74% or 24.99%</b> <sup>2</sup> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. <sup>3</sup>	<b>0.00%</b> Introductory APR <sup>1</sup> for the first six (6) months. After that, your APR will be <b>13.74%, 15.74%, 17.74%, 21.74%, 23.74% or 24.74%</b> <sup>2</sup> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. <sup>3</sup>
<b>APR for Cash Advances</b>	<b>24.99%</b> <sup>2</sup> (except on overdraft protection transactions). This APR will vary with the market based on the Prime Rate. <sup>3</sup>	<b>24.99%</b> <sup>2</sup> (except on overdraft protection transactions). This APR will vary with the market based on the Prime Rate. <sup>3</sup>	<b>24.99%</b> <sup>2</sup> (except on overdraft protection transactions). This APR will vary with the market based on the Prime Rate. <sup>3</sup>	<b>24.99%</b> <sup>2</sup> (except on overdraft protection transactions). This APR will vary with the market based on the Prime Rate. <sup>3</sup>
<b>Minimum Interest Charge</b>	<b>None</b>	<b>None</b>	<b>None</b>	<b>None</b>

All credit cards are subject to credit approval.

Important credit card information on page 2.

**Summary of Rates and Fees for Synovus Travel Rewards Visa®, Synovus Travel Rewards Visa Signature®, Rewards Visa®, Cash Rewards Visa®, Cash Rewards Visa Signature® and Classic Visa® Credit Cards**

<b>Fees</b>	<b>Travel Rewards Visa and Travel Rewards Visa Signature Credit Card</b>	<b>Cash Rewards Visa and Cash Rewards Visa Signature Credit Card</b>	<b>Rewards Visa Credit Card</b>	<b>Classic Visa Credit Card</b>
<b>Annual Fee</b>	<b>\$0</b> introductory Annual Rewards Membership Fee for one year. After that, <b>\$50</b> .	<b>None</b>	<b>None</b>	<b>None</b>
<b>Transaction Fees (All Cards)</b>				
Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of the cash advance, whichever is greater (except on overdraft protection transactions)	Either <b>\$10</b> or <b>5%</b> of the amount of the cash advance, whichever is greater (except on overdraft protection transactions)	Either <b>\$10</b> or <b>5%</b> of the amount of the cash advance, whichever is greater (except on overdraft protection transactions)	Either <b>\$10</b> or <b>5%</b> of the amount of the cash advance, whichever is greater (except on overdraft protection transactions)
Overdraft Protection	<b>5%</b> of the amount of the overdraft transaction, with a <b>\$5</b> minimum.	<b>5%</b> of the amount of the overdraft transaction, with a <b>\$5</b> minimum.	<b>5%</b> of the amount of the overdraft transaction, with a <b>\$5</b> minimum.	<b>5%</b> of the amount of the overdraft transaction, with a <b>\$5</b> minimum.
Foreign Transaction Fee	<b>None</b>	<b>3%</b> of each transaction	<b>3%</b> of each transaction	<b>3%</b> of each transaction
<b>Penalty Fees</b>				
Late Payment	Up to <b>\$39</b>	Up to <b>\$39</b>	Up to <b>\$39</b>	Up to <b>\$39</b>
Returned Payment	Up to <b>\$39</b>	Up to <b>\$39</b>	Up to <b>\$39</b>	Up to <b>\$39</b>

**Important credit card information**

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1. Introductory Annual Percentage Rate (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.
2. The Annual Percentage Rate for Purchases, Cash Advances, and Balance Transfers will not exceed 24.99%.
3. 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 rates shown here are as of **December 31, 2025**.

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