

Account All deposit accounts subject to approval	Minimum Deposit to Open	Monthly Service Fee	Options to Avoid the Monthly Service Fee	Interest Rate Tiers¹ For current interest rates and Annual Percentage Yields (APYs) contact your banker or call 888-SYNOVUS (796-6887).
Plus Checking	\$100	\$10	\$10,000 minimum Relationship Balance ² OR 3,500 minimum Monthly Deposit ³ OR \$500,000 minimum Business Relationship Balance at time of statement cycle OR account owner is member of the military community ⁴	Not applicable
Inspire Checking	\$100	\$50	\$100,000 minimum Relationship Balance ³ at time of statement cycle OR \$1,000,000 minimum Business Relationship Balance at time of statement cycle	\$0 - \$999.99 \$1,000 - \$4,999.99 \$5,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 and greater
Private Wealth Checking⁵	\$100	None	Not applicable	\$0 - \$999.99 \$1,000 - \$4,999.99 \$5,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 and greater
Health Savings Account⁶	None	\$3 (appears on statement as monthly maintenance fee) A \$1 per check fee also applies.	Maintain a minimum daily balance of \$2,500 for the statement cycle.	\$0 - \$999.99 \$1,000 - \$4,999.99 \$5,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 and greater
Student Checking⁷ Available for students under 26 years of age	\$100	\$3	Enroll in My Synovus and eStatements.	Not applicable
Budget Checking⁸	\$25	\$5	No options available.	Not applicable

Information effective 01/02/2026 and is subject to change.

- 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 applicable daily balance tier. Account has variable interest rate subject to change after account opening and without notice. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). If the account is closed before interest is credited you will not receive the accrued interest. Fees could reduce earnings on interest-bearing accounts. We reserve the right to at anytime require not less than 7 days notice in writing before any withdrawal from an interest bearing account.
- Relationship Balance or Business Relationship Balance is the minimum ending balance in combination of your personal checking or business, savings, money market, IRA, CD or investment accounts with Synovus for which you are the primary or secondary owner or beneficial owner in the case of business accounts as of the last business day of the month. Relationship Balance includes Synovus Bank and Synovus Securities, Inc accounts held by their custodian, National Financial Services (NFS). Synovus Securities Inc. is the broker/dealer affiliate of Synovus Bank and is a member FINRA/SIPC and an SEC Registered Advisor. Investment products are NOT FDIC INSURED, NO BANK GUARANTEE, MAY LOSE VALUE.
- Monthly Deposit is calculated as the sum of eligible deposit transactions into your Synovus personal checking accounts during the calendar month up until the last business day of the month. Direct deposit, cash or check deposit, ACH, and mobile deposits are all eligible transaction types.
- Account holder must present valid military ID at account opening.
- Only available in certain markets. Relationship requirements apply, contact a Private Wealth Advisor to learn more.
- Monthly Service Fee will begin to be charged after the account has been open for six (6) months.
- Student Checking accounts will convert to Plus Checking after the account holder's 26th birthday.
- Standard overdraft coverage is not provided with Budget Checking, so transactions may be declined if there are no available funds. Additional overdraft coverage services such as Overdraft Privilege Extended Coverage and Overdraft Protection Transfers are not eligible on Budget Checking.

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Relationship Money Market	\$100	\$10	\$2,500 minimum Relationship Balance ² at time of statement cycle.	\$0 - \$4,999.99 \$5,000 - \$14,999.99 \$15,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 - \$999,999.99 \$1,000,000 and greater	6 free per month, then \$5 per occurrence ³
Personal Savings	\$100	\$5	\$200 minimum Relationship Balance ² at time of statement cycle.	\$0 - \$999.99 \$1,000 - \$4,999.99 \$5,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 and greater	6 free per month ⁴ , then \$5 per occurrence ³
Minor Savings ⁵	None	None	Not applicable	A single rate applies.	6 free per month ⁴ , then \$5 per occurrence ³
Holiday Savings	None	None	Not applicable	A single rate applies.	1 free annually, then \$5 per occurrence ³

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Personal Choice IRA	None	\$25	\$1,000 ledger balance every 12 month period	A single rate applies.	6 free per month, then \$5 per occurrence ^{3, 7}

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- ² Relationship Balance is the minimum ending balance in combination of your personal checking, savings, money market, IRA, CD or investment accounts with Synovus for which you are the primary or secondary owner as of the last business day of the month. Includes Synovus Bank and Synovus Securities, Inc accounts held by their custodian, National Financial Services (NFS). Synovus Securities Inc. is the broker/dealer affiliate of Synovus Bank and is a member FINRA/SIPC and an SEC Registered Advisor. Investment products are NOT FDIC INSURED, NO BANK GUARANTEE, MAY LOSE VALUE.
- ³ The excessive transaction fee is assessed per occurrence, regardless of the account balance. Monthly total charges for excessive withdrawals on Holiday Savings will be no more than \$10.
- ⁴ Personal Savings and Minor Savings statements are delivered on a quarterly basis; however, fees and allowable withdrawals and transactions are applied on a per month basis.
- ⁵ Minor Savings is available to children under the age of 18 (In Alabama, age 19, unless married). It is a joint account with a parent or guardian. The account converts to Personal Savings at the minor's 18th birthday (19th birthday in Alabama, unless married).
- ⁶ Interest is compounded daily, credited annually, and paid on the collected balance using the daily balance method. 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 non-cash items (for example, checks) into your account.
- ⁷ Penalties may apply for early withdrawals from IRA plans.

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Certificate of Deposit ²/IRA < 3 months (7 - 89 days) ³	\$1,000	The greater of interest accrued to date, or half of the accrued interest at maturity, or seven days accrued interest. ⁴
Certificate of Deposit ²/IRA 3 months (90-179 days) ³	\$1,000	Early withdrawal interest penalty is 1 month's interest ⁴
Certificate of Deposit ²/IRA 6 months (180-364 days) ³	\$1,000	Early withdrawal interest penalty is 3 months' interest ⁴
Certificate of Deposit ²/IRA 1 Year (12-17 months) ³	\$1,000	Early withdrawal interest penalty is 6 months' interest ⁴
Certificate of Deposit ²/IRA 18 months (18-23 months) ³	\$1,000	Early withdrawal interest penalty is 6 months' interest ⁴
Certificate of Deposit ²/IRA 2 Years (24-35 months) ³	\$1,000	Early withdrawal interest penalty is 6 months' interest ⁴
Certificate of Deposit ²/IRA 3 Years (36-47 months) ³	\$1,000	Early withdrawal interest penalty is 9 months' interest ⁴
Certificate of Deposit ²/IRA 4 Years (48-59 months) ³	\$1,000	Early withdrawal interest penalty is 9 months' interest ⁴
Certificate of Deposit ²/IRA 5 Year plus (60+ months) ³	\$1,000	Early withdrawal interest penalty is 9 months' interest ⁴

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- ¹ 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.
- ² 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.
- ³ 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. We offer a limited selection of CD options online; additional CD term lengths and account features available in branch.
- ⁴ A penalty will be imposed for withdrawals before maturity. The early interest penalty is calculated on the principal 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, for example, if this is part of an IRA or other tax-deferred savings plan. 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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Schedule of Fees and Charges – Personal Accounts

ATM Terminals	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 ¹	\$2.50
ATM and Visa® Debit Card	Monthly or Annual Card Fee	No charge
	International Transaction Fee, per transaction	3.00%
	Expedited Card Fee, per card	\$25
	Teller Debit Card Advance (at a non-Synovus Bank), per transaction	\$5
Check Orders	Fees vary depending on quantity and style of checks ordered	
Collection Fee for Charged-off Deposit/Savings Accounts		\$30
Collection Items	Domestic, per item	\$25
	International ² per item	\$40
	Courier fee (minimum)	\$35
Counter/Temporary Checks , per check		\$0.30
Facsimile , per page		No charge
Foreign Check Processing ³	Foreign Check Deposit Fee, per check	\$7
	American Express® Travelers Cheques Deposit Fee, per check	\$7
	Foreign Check Return Fee ⁴ , per check	\$40
Foreign Currency ⁵ , per order		\$15
Garnishment Processing , per occurrence		\$100
Notary Service , as in line with Synovus Corporate Guidelines		No charge
Official Checks , customers, per check		\$10
Overdrafts ^{6, 7, 8} per occurrence	Military Accounts ⁹	\$29
	All Other Accounts	\$36
Overdraft Protection Transfer , per transfer		No charge
Photocopies , per page		No charge

Safe Deposit Box (Ask your local branch for available sizes and annual rental fees)	Annual rental	Varies by size
	Drill fee	\$150
	Late fee (past due after 30 days)	\$15
	Lost key, per key	\$25
Statements	Electronic	No charge
	Paper ¹⁰	\$2
Stop Payment/Caution , per transaction		\$36
My Synovus (unlimited access) Refer to the Schedule of Fees and Charges for Digital Banking Services at http://www.synovus.com/personal/digital-banking/my-synovus/		
Tax Levy or Legal Service , per occurrence		\$100
Wire Transfer ⁵ , customers, per wire	Domestic (Incoming / Outgoing)	\$18 / \$26
	International (Incoming / Outgoing)	\$25 / \$45

Non-Customer Fees and Charges

Check Cashing (for checks drawn on a division of Synovus Bank), per check, by check amount	\$0 – \$25	No charge
	\$25.01 – \$100	\$2
	\$100.01 or more	\$5
Official Check Replacement , per check		\$14

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- ¹ This fee is in addition to any fees the ATM owner might charge.
- ² Foreign checks in U.S. dollars 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.
- ³ Exclusions apply. Ask your banker for details.
- ⁴ This fee is in addition to any fees the foreign bank might charge.
- ⁵ 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.
- ⁶ This 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, and recurring check card transactions. For accounts enrolled in Overdraft Privilege Extended Coverage, a fee may be imposed for overdrafts caused by checks, ACH, recurring and everyday check card transactions, and ATM transactions.
- ⁷ We will not charge overdraft fees for items that overdraw an account by a total of \$5.00 or less. For accounts enrolled in Overdraft Privilege (Standard or Extended Coverage), we will not charge overdraft fees for items that overdraw an account by a total of \$50.00 or less. Additionally, we will limit the number of overdraft fees that may be charged to an account in a single day to a maximum of three (3) fees.
- ⁸ This fee does not apply to Budget Checking.
- ⁹ Includes grandfathered Military Checking and Military Interest Checking account types.
- ¹⁰ This fee does not apply to Preferred Account and Gold Checking accounts.

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