

Checking Account Structure	Access Checking 013	Student Checking ² 005	Gold (age 55+) Checking 775 / 025	Preferred Account 776	Workplace Checking 007	Health Savings Account (HSA) 018
Minimum Deposit to Open	\$100	\$100	\$100	\$100	\$0	\$0
Monthly Maintenance Fee	\$10 ¹	\$3 ³	\$10 ¹	\$25	\$7 ³	\$3
Balance to Avoid Monthly Maintenance Fee:						
Minimum Daily Balance (stmt cycle) OR	N/A	N/A	N/A	N/A	N/A	\$2,500 ⁷
Average Ledger Balance (stmt cycle)	\$1,000	N/A	\$1,000	\$5,000+ \$15,000++ \$25,000+++	N/A	N/A
Foreign ATM Fee Refund (per stmt cycle)	0	0	0	4	3	0
ATM Foreign Fee Waiver (per stmt cycle)	0	0	0	0	2	0
Tiered Interest Rate 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 the account will be paid based on the applicable daily balance tier.	N/A	N/A	\$1,000 - \$4,999.99 \$5,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000+		N/A	\$0 - \$999.99 \$1,000 - \$4,999.99 \$5,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000+
Bonus Interest Rate				Bal > \$15,000: 0.10% Bal > \$25,000: 0.25%		
Additional Account with No Fee				2 (013, 030, 031, 034)		
Stop Payment Refund (per stmt cycle)				1	1 (or 1 NSF refund)	
Checking Account Features						
Visa [®] Check Card	✓	✓	✓	✓ (Platinum)	✓	✓ (2 max)
Free Synovus Online Banking with Bill Pay and Mobile Banking	✓	✓	✓	✓	✓	Online Banking Only
\$2 Credit Towards Maintenance Fee with Paperless Statements	✓		✓		✓	
Free Basic Wallet Checks			First Order	✓		
Designer Checks				50% discount		
Visa [®] Identity Theft Recovery (check card)	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	
ITAC Sentinel Plus [®] 30 Day Free Trial (\$11.99/month)	✓	✓	✓	✓	✓	
Safe Deposit Box Rental Discount				50% discount	25%	
No Fee Official Checks, Travelers Cheques				✓		

¹Waived with a minimum of \$500 in direct deposits per stmt cycle OR balance requirements.

²Only available to students under age 26; converts to Access Checking after 26th birthday.

³Waived when enrolled in Synovus Online Banking, Mobile Banking, and Paperless Stmtns.

⁴Asset Management account; must be opened WITH a licensed broker.

⁵Cash and/or Securities

⁶\$75 annual maintenance fee may not be waived.

⁷\$1 per check fee; \$4 to replace check card; also available with mutual fund investment option for balances over \$3,500 through Synovus Securities, Inc.

Savings Account Structure*	Advantage/Premium Money Market 034/031	Signature Money Market 030	Signature Personal Savings 040	Minor Savings 042	Holiday Savings** 048
Minimum Deposit to Open	\$10,000	\$1,000	\$100	\$0	\$0
Monthly Maintenance Fee	\$25	\$10	\$5	\$0	\$0
Balance to Avoid Monthly Maintenance Fee:					
Minimum Daily Balance OR	\$10,000	\$1,000	\$200	\$0	\$0
Average Daily Balance	\$25,000	\$2,500	N/A	N/A	N/A
Minimum to Earn Interest	\$1,000	\$1,000	No minimum	No minimum	No minimum
Flat Interest Rate	N/A	N/A	✓	✓	✓
Tiered Interest Rate Interest is compounded daily, credited monthly (Holiday Savings interest is credited annually), 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.	\$1,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$99,999.99 \$100,000 - 249,999.99 \$250,000 - \$499,999.99 \$500,000+	\$1,000 - \$4,999.99 \$5,000 - \$14,999.99 \$15,000 - \$24,999.99 \$25,000 - 49,999.99 \$50,000 - \$99,999.99 \$100,000+	N/A	N/A	N/A
Excessive Transaction Fee/Service-chargeable debit fee	6 free \$15/occurrence	6 free \$15/occurrence	2 free \$3/occurrence	2 free \$3/occurrence	1 free annually \$5/occurrence
Free Online Access with Bill Pay and Paperless Statements	✓	✓	OLA, Paperless Stmt Only	OLA, Paperless Stmt Only	OLA, Paperless Stmt Only
Touchtone and Mobile Banking Account Access	✓	✓	✓	✓	✓
ITAC Sentinel Plus®	30 Day Free Trial (\$11.99/month)	30 Day Free Trial (\$11.99/month)	30 Day Free Trial (\$11.99/month)	30 Day Free Trial (\$11.99/month)	30 Day Free Trial (\$11.99/month)

*Savings and Money Market Accounts may have no more than six (6) debit transactions (check, debit/check card transaction, transfer, or pre-authorized transfer, including those made by phone or online) per month or monthly statement cycle. Unlimited transactions are permitted if made by the customer in person, by mail, through an ATM or by phone if the check is mailed to the customer. If an account continually exceeds the allowed debit transactions, we may convert it to a checking account.

**Holiday Savings Account

The easy way to save for a rainy day or special occasion!

The holiday savings account works just like an ordinary savings account whereby the customer makes deposits into the account and the balance earns interest. With the holiday savings account, the customer receives a check in the mail each November for the balance of the account, including accrued interest for the year (or since the account was opened). The account earns interest, which is compounded daily and credited annually, and it does not close on a zero balance. Additional account features:

- Quarterly statements (monthly, if automatic deposits are made)
- Early closing fee if closed within 90 days of open date: \$25
- Accrued interest forfeited if customer closes the account before the November check is cut and sent
- Requires an active transaction account for scheduled transfers—may open the account with a zero balance, but must setup scheduled transfers from an active transaction account.