

Synovus Fraud Alerts - Debit

FREQUENTLY ASKED QUESTIONS

About Synovus Fraud Alerts

Q. What are Synovus Fraud Alerts?

A. These are alerts sent to Visa and customers when questionable activity is noticed on the account. For example, if transactions suddenly happen in cities outside your normal footprint, or outside the U.S.; or are for larger than normal amounts.

Q. What type of transactions could be viewed as suspicious and trigger an alert?

A. We constantly monitor card transactions, using a variety of fraud detection strategies. Some factors that could trigger a fraud alert include large dollar transactions; a large number of transactions in a short period of time; and international transactions. Again, if you plan to travel outside your normal area or outside the U.S., please call us at 1-888-SYNOVUS (1-888-796-6887) to let us know where you will be traveling and the dates of your travel.

Q. What cards are included in Synovus Fraud Alerts?

A. All Visa® debit cards issued by Synovus Bank are automatically included.

- Synovus Visa® Debit Card
- Synovus Visa® Platinum Debit Card
- Visa® Business Debit Card
- Synovus Visa® Health Savings Account (HSA) Card
- Synovus Visa® Home Equity Line of Credit (HELOC) Card

Q. Is there a fee or cost for Synovus Fraud Alerts?

A. No. There is no fee to be enrolled to receive Synovus Fraud Alerts, and text alerts do not count against your message or data plan with a participating carrier. Participating carriers include AT&T, Metro PCS, Sprint, T-Mobile, and Verizon Wireless.

Receiving Synovus Fraud Alerts

Q. How will Synovus Fraud Alerts be sent?

A. You will receive an email, text and/or telephone message based on the contact information we have on file for your account. We'll send an email first, immediately followed by a text (within 1-5 minutes). Again, how we contact you will depend on whether, and what type, of contact information we have on file for you.

Note: Text alerts will only be sent to mobile phones that have a service plan with either AT&T, Metro PCS, Sprint, T-Mobile®, or Verizon Wireless.

Q. What kind of mobile phone do I have to have to receive text alerts?

A. You can receive text alerts on any type of mobile phone that has a service plan with either AT&T, Metro PCS, Sprint, T-Mobile®, or Verizon Wireless.

Q. What cellular phone company do I need to have to participate in text alerts?

A. You must have service with one of the following to be eligible to receive a fraud alert by text: AT&T, Metro PCS, Sprint, T-Mobile®, Verizon Wireless.

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Q. What if I don't have a service plan with a participating mobile carrier?

A. Text alerts are only available to cardholders with mobile/cellular service with either AT&T, Metro PCS, Sprint, T-Mobile®, Verizon Wireless. If you don't have service with one of these companies, we can only send your alerts by email and initiate a call to the phone we have on file for your account.

Q. What if I don't have text messaging service?

A. You will still receive alerts to your email, land line and/or the mobile phone on we have one file. To ensure timely notifications, please make sure we have the correct contact information on file for your account. To update or verify your contact information, either log in to My Synovus for personal cards, or Business Banking or Synovus Gateway for business and check your profile, talk to a Personal Banker at your local Synovus office, or call Customer Care at 1-888-SYNOVUS (1-888-796-6887).

Q. What if I don't have a land line phone?

A. You can receive alerts by text, email, or mobile phone. To ensure timely notifications, please make sure we have the correct contact information on file for you. To update or verify your contact information, either log in to My Synovus for personal cards, or Business Banking or Synovus Gateway for business and check your profile, speak with a Personal Banker at your local Synovus office, or call Customer Care at 1-888-SYNOVUS (1-888-796-6887).

Q. If I don't have mobile service with a participating mobile carrier, can I receive text alerts anyway if I pay a fee?

A. No, we can't send text alerts to your mobile phone if you don't have service with AT&T, Metro PCS, Sprint, T-Mobile®, or Verizon Wireless. We'll send your alerts by email and/or by the land line phone we have on file for your account.

Q. Will I receive alerts 24 hours a day?

A. We'll send email alerts 24/7; however, we're only allowed to send text alerts between the hours of 7:00 AM and 11:00 PM, and phone (call) alerts between 8:00 AM and 9:00 PM, based on the time zone associated with your area code. Text and phone alerts triggered outside of the allowed contact hours will be held and sent at, or after, 7:00 AM (text alerts) or 8:00 AM (phone alerts) in your time zone.

Q. Why did I receive a text or phone message between 11:01 PM and 6:59 AM?

A. The time used to trigger text and phone alerts is based on the time zone associated with your area code. For example, if your mobile phone number area code location is in the Central Time Zone, but you live in the Eastern Time Zone, alerts timing will be based on Central Time. We are only allowed to send text alerts between 7:00 AM and 11:00 PM, and phone alerts between 8:00 AM and 9:00 PM, based on the time zone associated with your area code.

Q. There was a questionable transaction on my phone overnight, why didn't I receive a text alert or phone call?

A. We are only permitted to send text alerts between 7:00 AM and 11:00 PM, and phone (call) alerts between 8:00 AM and 9:00 PM, based on the time zone associated with your phone number area code. If an alert occurs outside of those times, we are required to hold the alert until after 7:00 AM (text alerts) or 8:00 AM (phone alerts) before sending the text or making the phone call. If we have your email address on file, we can and will send email messages 24/7.

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Q. My card was used without my permission, but I didn't get an alert? Why wasn't a Fraud Alert triggered?

A. For a fraud alert to be triggered or sent:

- The transaction must fall outside of your standard card usage patterns; if your card was used for a common transaction or one that looks like others you perform; it would not appear to be questionable activity.
- We must have the correct contact information on file for you. To update or verify your contact information, either log in to My Synovus for personal cards, or Business Banking or Synovus Gateway for business and check your profile, speak with a banker at your local Synovus office, or call Customer Care at 1-888-SYNOVUS (1-888-796-6887).
- To receive text alerts, you must have service with a participating wireless service. Participating Wireless Carriers include AT&T, Metro PCS, Sprint, T-Mobile®, or Verizon Wireless. However, if you can't receive text alerts, we will still attempt to send your alerts by email and/or phone (landline).

Q. Why was my card blocked when I didn't receive an alert?

A. We can only send alerts if we have current contact information on file for you. If your contact information is incorrect or unavailable, we have no means of contacting you. In addition, we're only allowed to send you alerts by text and phone between 7:00 AM (text)/8:00 AM (phone call) and 9:00 PM, based on the time zone associated with your area code. When a questionable transaction is triggered outside these hours, we are required to hold your text or phone call until after 7:00 AM (text alerts) or 8:00 AM (phone alerts). Email alerts are sent 24/7 (if we have a valid email address on file for your account) that will include a direct phone number to a Fraud Specialist. For your security, if we can't reach you for any reason, we'll put a block on your card to prevent it from being used until we can speak with you to verify the transaction(s) in question.

Q. Can I get text message Fraud Alerts if I'm traveling outside of the U.S.?

- A.** Fraud alerts can only be guaranteed by the referenced carriers in the United States. The carrier may choose to continue fraud alerts internationally, or you may sign up for special services while traveling internationally, but the fraud alerts cannot be guaranteed. The fraud alert may be sent, but you may not receive it.

If you are traveling outside the U.S., we recommend that you call us at 1-888-SYNOVUS (1-888-796-6887) before you leave to let us know the dates you'll be traveling and the countries you're planning to visit. This will help us recognize international charges as being legitimate and prevent your card from being blocked while you are traveling.

Q. What if a suspicious transaction turns out to be fraud?

A. We will work with you to dispute any transaction you did not authorize and reissue your card with a new card number and expiration date.

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Opting Out

Q. How can I stop receiving Synovus Fraud Alerts?

- A.** You can choose to opt out of any, or all, Synovus Fraud Alerts at any time.
- To opt out of text fraud alerts, reply “STOP” to any fraud alert text you receive from us.
 - To opt out of email fraud alerts, you can choose “Click here to be removed from Synovus Fraud Alert notifications.” from within any Synovus Debit Card Fraud Alert email message.
 - You can also call Synovus Customer Care at 1-888-SYNOVUS (1-888-796-6887) to opt out.

Please note: Opting out from receiving notifications will not prevent us from monitoring your account for fraud. We will continue to monitor your account and if we see suspicious activity, and we may block your card to protect account from incurring fraudulent charges. If this occurs and you have opted out from receiving notifications, we will not be allowed to contact you. You’ll have to contact Synovus find out why the card is blocked and allow us to determine if the transactions in question were performed by you. At that time, we would either close and re-issue a new card if the transactions were actual fraud or remove the block if you confirm that they were yours.

Q. If I have opted out of Synovus Fraud Alerts, can I change my mind and opt back in?

- A.** Yes, you can also call Synovus Customer Care at 1-888-SYNOVUS (1-888-796-6887) to opt back in.

How to Respond

Q. What should I do if I get a fraud alert about my account?

- A.** Please respond to the message right away to let us know whether you are aware of the transaction. If you **did** make or authorize the transaction, we want to make sure you can continue to use your card. If you **did not** make or authorize the transaction, we will take appropriate action to block your card to prevent fraudulent use of your account. **If we don’t hear from you, we’ll assume the transaction may be fraudulent, and put a block on the card.**

Q. What if I get an alert about a transaction that I am making or that I have authorized?

- A.** Please respond right away to let us know that you are aware of the transaction, and it has been authorized by you. Once we hear from you, we will respond within a few minutes and restore your card access. This process can take several minutes, but it normally only takes less than 5 minutes for us to take the block off your card. If we don’t hear from you, we will assume that the transaction may be fraudulent and block the card until we get a response from you.

Q. What happens if I don’t respond to an alert?

- A.** If we don’t hear from you, we will assume that the transaction may be fraud and will block the card. When this happens, you will not be able to use your card for future transactions. You can call us at 1-888- SYNOVUS (1-888-796-6887) for assistance with getting card access restored or ordering a new card if we determine the transactions in question were fraudulent.

Q. I did not call you when I got an alert and I can’t use my card anymore. What should I do?

- A.** Call us at 1-888-SYNOVUS (1-888-796-6887) for assistance getting card access restored or ordering a new card if the transactions in questions were fraudulent.

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General Information

Q. What is the difference between Synovus Fraud Alerts and Synovus Card Alerts?

A. Synovus Fraud Alerts are sent automatically, no enrollment is needed. These messages are sent when questionable activity is detected on your account. **Synovus Card Alerts** are optional alerts you can enroll to receive and help you monitor account activity by letting you know when your card is used for certain types of transactions. You choose the alerts you want to receive and how you want to receive them. For example, you can get a Card Alert every time your card is used for online or phone transactions, or when a merchant purchase transaction occurs that is for more than an amount you have chosen (such as purchases exceeding \$100). For more information about Synovus Card Alerts, or to enroll, visit www.synovus.com/cardalerts or download the Synovus Card Alerts app from the App Store or Google Play.

Q. Can I participate in both Synovus Fraud Alerts and Synovus Card Alerts?

A. Yes, you are automatically enrolled in Synovus Fraud Alerts and have the option to enroll in Synovus Card Alerts. For more information about Synovus Card Alerts, or to enroll, visit www.synovus.com/cardalerts or download the Synovus Card Alerts app from the App Store or Google Play.

Q. Why would I need both Synovus Fraud Alerts and Synovus Card Alerts?

A. The two programs offer different advantages. A fraud alert is sent when activity is detected that is questionable. Your card is blocked until we hear from you to prevent further unauthorized use. However, sometimes fraudulent transaction may look normal. For example, if your card or card information was obtained by someone else, the card could be used at local businesses for purchases that appear normal and that would not seem suspicious. Synovus Card Alerts can help you keep track of transactions that may appear normal but were not authorized by you. The alerts you set up are based on how you use your card, if you see an alert come through that isn't yours, you can call us right away to assist you with checking the transaction and if needed, blocking your card and reissuing a new one.

Troubleshooting

Q. How can I add or update contact information?

A. To update or verify your contact information, either log in to My Synovus for personal cards, or Business Banking or Synovus Gateway for business and check your profile, speak with a Personal Banker at your local Synovus office, or call Customer Care at 1-888-SYNOVUS (1-888-796-6887).

Q. How can I check to see if you have my correct contact information?

A. You can verify your contact information by either logging in to My Synovus for personal cards, or Business Banking or Synovus Gateway for business to check your profile, speaking with a Personal Banker at your local Synovus office, or calling Customer Care at 1-888-SYNOVUS (1-888-796-6887).

Q. Can you send Fraud Alerts to me at more than one phone number or email address?

A. You can receive fraud alerts at all of the email addresses we have on file for your account, one SMS/mobile phone number (text and voice); and one home/land line phone number. The same information can be used for more than one card, but if another cardholder opts out, any other cardholders using that same contact information, the other cards will also be opted out from receiving fraud alerts. For example, if you and your spouse share an email address and one of you opts out, you are both opted out from receiving email alerts.

However, please note that although text messages and phone (voice) messages are both tied to the same mobile phone number, you can opt out separately. You can still get text alerts if you opt out of mobile phone (voice) alerts; and you can still receive mobile phone voice alerts if you opt out of text message alerts.

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Q. Will you ever ask for me to reply by sending personal financial information?

A. No, we will never ask you to provide your account number, date of birth, Social Security number or other personal information to us. If you receive a text message asking for your account numbers or other personal information, do not respond. Instead, contact us immediately at 1-888-SYNOVUS (1-888-796-6887).

Q. What do I do if my phone is lost or stolen?

A. Contact us right away at 1-888-SYNOVUS (1-888-796-6887), and we will remove your phone number from the service until you get a new one. Once your phone is successfully recovered, or you get a new phone or phone number, call us back so we can resume the fraud alerts service for you.