

Quick Reference Guide for your Synovus Connections® Visa® Prepaid Card

Using Your Card

Your card is welcome anywhere Visa debit is accepted.

- Make purchases at merchant locations and online.
- Withdraw cash at ATMs, both in the U.S. and internationally.² There is no fee when you use a Synovus Bank ATM. Fees may be charged when you use a non-Synovus ATM.
- Use your card to make payments, such as for utilities, gym memberships, and other monthly payments.
- Get cash at bank branches. There is no fee to get cash at a Synovus Bank division branch. Fees may be charged when you withdraw cash at non-Synovus Bank branches.
- Request cash back when you make purchases (if available). The merchant may charge a fee for this service.

Restrictions on Card Use

- Your card cannot be used to pay for **gambling transactions or for vehicle rentals**.
- When you use your card at **restaurants, gas stations and certain other travel and entertainment transactions**, a temporary authorization or hold may be placed on your account for more than the amount of your actual purchase. Until this transaction is posted to your account, or the hold is released, funds that are on hold will not be available for other purposes.

Fees

For a list of all the fees that apply to your card, please see the Synovus Connections Visa Prepaid Card Schedule or Fees and Charges that is enclosed with this card. You can also get this schedule at any Synovus Bank division branch; and view and print it online at www.synovusconnections.com.

Summary of Card Limits

These limits are totals that apply across all the cards that are issued for the Card Account, which also includes all Companion Cards. These are not limits for each card, but are limits for the entire Card Account.

Credit Transaction (Load) Limits

Minimum Load Amount	\$20
Maximum Number of Loads per Month	10
Daily Maximum Load Amount	\$6,000
Maximum Card Balance	\$10,000

Debit Transaction Limits

Maximum Number of Debit Transactions	No Limit
Daily Maximum Purchase Amount	\$3,000
Daily Maximum ATM Withdrawal Amount	\$505
Daily Cash Withdrawal Maximum in a Bank Branch	\$2,500

Safety and Security

Your Card Account is protected by

- FDIC Insurance
- Visa Zero Liability Coverage³

Loading Your Card

Add money to your Card Account, then spend what you load.

- Set Up Direct Deposit through your employer, social security or other recurring payor.¹
- Visit a teller at any Synovus Bank branch to load in cash.² To find branch locations, visit www.synovusconnections.com or www.synovus.com.
- Set up and make transfers using your Synovus Bank check card. (Available to the Account Owner only.)
- Load at Visa ReadyLink locations³; and at participating retailers offering Green Dot® MoneyPak® and Reload @ the Register™³

For information about other load options, visit www.synovusconnections.com; visit any Synovus Branch; or call 1-888-SYNOVUS (796-6887), then transfer to a representative.

Account Information and Management

There is no fee to use these convenient services.

- **Automated Phone System** – 1-888-SYNOVUS (796-6887)
Choose the Prepaid option from the menu to:
 - Get balance and transaction information 24/7.
 - Choose or change your PIN.
 - Talk to a Customer Service Representative.
 - Activate a new card.
 - Report a card lost or stolen.
- **Customer Website** – www.synovusconnections.com
You'll have 24/7 access to your account.
 - Get balance and transaction information.
 - View electronic monthly statements.
 - Choose or change your PIN.
 - Set up balance & transaction alerts (by text and/or email).
 - Order Companion Cards so others can access the account. Companion cardholders must be 13 years old or older; other restrictions may also apply. (Available to the Account Owner only.)
 - Get information needed to set up direct deposit.
 - Set up and make transfers using your Synovus Bank check card. (Available to the Account Owner only.)
 - Suspend and reactivate your card.
- **Mobile*** – Available for iPhone and Android Devices.
Download the Synovus Connections App and establish a mobile profile in order to:
 - Get balance and transaction information.
 - Set up balance & transaction alerts (by text and/or email).
 - Make transfers from Synovus Bank account(s) that have already been set up online.
 - Suspend and reactivate your card.

* Mobile services require your mobile service provider's data and/or text plan. Message and data rates may apply.

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The Synovus Connections Visa Prepaid card is issued by Synovus Bank. See the **Synovus Connections Visa Prepaid Card Cardholder Agreement** for more information about the terms of this Card Account. The balance of this Card Account is covered by FDIC insurance.

¹ Direct Deposit service is available only if offered by your employer or payor. Availability of funds depends on when the funds are sent to us by the employer or other source of your recurring payment. It could take several pay periods for the Direct Deposit to begin.

² Branch loads can be in cash only. Any check would have to be cashed first, then the funds can be loaded to the Card Account. Check cashing fee(s) may also apply.

³ Fees charged by Green Dot® will apply. The retailer may apply a Visa ReadyLink reload fee. Reload and card balance limits apply.

⁴ Visa's Zero Liability policy covers U.S. - issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Call us for additional details or visit www.visa.com/security.