

Account <i>All deposit accounts subject to approval</i>	Minimum Deposit to Open	Monthly Maintenance Fee	Other Related Monthly Fees	Interest Rate Tiers
Performance Business Checking²	\$100	\$65 ³ (can be avoided with \$65,000 average collected balance for the calendar month)	<ul style="list-style-type: none"> • 800 combined transactions⁴ are included per calendar month. A \$0.50 fee will be charged per item in excess, regardless of account balance. • \$25,000 in cash deposits is included per calendar month. An excessive cash deposited fee is \$0.003 per \$1 deposited after \$25,000. • Access to Treasury Management ACH Origination² and Wire Transfer services is included. <ul style="list-style-type: none"> • 50 ACH originated items are included per calendar month. A \$0.75 fee will be charged per item in excess, regardless of account balance. • ACH per batch activity is included at no additional fee. • Wire Transfer activity originated via Synovus Gateway digital banking will be charged \$18 per outgoing domestic transaction and \$40 per outgoing international transaction. • Additional activity fees for ACH and incoming/outgoing Wire Transfer services apply in accordance with the Treasury Management fee schedule. • Access to Treasury Management Fraud Protection services including check and ACH Positive Pay is included. <ul style="list-style-type: none"> • 5 Check Positive Pay and 5 ACH Positive Pay exception items are included per calendar month. Exception items will be charged at \$4 per item. • Positive Pay check issue and ACH payment rule activity are included. • In lieu of Positive Pay for Checks, client may elect to perform Reverse Positive pay review of their daily clearings. • In lieu of check and ACH Positive Pay, full check and ACH blocks may be placed on the account at no additional fee. • The negative collected balance fee⁵ is Prime +3%. 	Not applicable

Fees effective 01/02/2026 and are subject to change.

Note: The average collected balance is the sum of the daily ledger balances minus uncollected checks deposited, divided by the number of days in the statement period.

¹ Performance Business Checking accounts are not eligible to be linked together into composite group accounts for billing purposes. Performance Business Checking is not eligible to receive an earnings credit allowance.

² Subject to credit approval.

³ Disclosed pricing is ineligible for discounting.

⁴ Transactions include debits, credits, checks paid, and deposited items.

⁵ The negative collected balance fee is calculated daily based on the average uncollected balance.

Account Information – To request information about your account, please contact your banker, call 888-SYNOVUS (796-6887), or visit your local branch.



Account Closing Fee	DDA/NOW and Savings/MMA (if closed within 90 days of opening)	\$25	Night Deposit Drop	Plastic Tamper-resistant Bags, per 100	\$50
Account/Deposit Verification , per request		\$15		Lost Keys, per key	\$50
ACH Notification of Change		\$5.50		Night Drop Bags, processed	\$5
ACH Return Item		\$6.00	Non-sufficient Funds⁷ and Overdrafts⁸ , per occurrence		\$36
ACH Unauthorized Entry Fee		\$6.00	Notary Service		No charge
Synovus Gateway		No charge	Official Checks , customers, per check		\$10
Bill Pay	Monthly	No charge	Overdraft Collection Fee	Fee charged after account balance has been overdrawn for seven or more consecutive calendar days	\$35
	1-50 payment(s) sent per month	No charge	Overdraft Protection Transfer , per transfer		\$10
	Over 50 payments sent per month	\$0.80 each	Photocopies , per page		No charge
Check Orders	Fees vary depending on quantity and style of checks ordered		Returned Deposited Item	Regular, per item	\$9
Coin and Currency	Coin Purchased, per roll	\$0.10		Redeposit, per item	\$9
	Currency Purchased, per strap	\$0.25	Stop Payment/Caution , per transaction		\$36
Collection Fee for Charged-off Deposit/Savings Accounts		\$30	Tax Levy or Legal Service , per occurrence		\$100
Collection Items	Domestic, per item	\$25	Visa® Business Debit Card and ATM Terminals	Monthly or Annual Card Fee	No charge
	International ¹			Synovus and Publix® Presto!® ATM Transactions including withdrawals, balance inquiries and transfers	No charge
	Incoming per item	\$60		Non-Synovus ATM Transactions including withdrawals and balance inquiries, per transaction ⁹	\$2.50
	Outgoing per item	\$50		International Transaction Fee, per transaction	3.00%
	Courier fee (minimum)	\$35		Expedited Card Fee, per card	\$25
	Foreign Drafts, per item	\$40	Wire Transfers², customers, per wire	Domestic (Incoming / Outgoing)	\$18 / \$30
	Bond Coupon Envelope, per item	\$20		International (Incoming / Outgoing)	\$25 / \$47
	Sight Drafts, per item	\$20		Domestic Wires Submitted by Phone ¹⁰	\$100
Counter/Temporary Checks , per check		\$0.30		International Wires Submitted by Phone ¹⁰	\$100
Deposit Correction Fee		\$0	Zipper Bag Fee		\$3
Dormant³ Account Fee , per month		\$5 / \$10 ⁴			
Facsimile , per page		No charge			
Foreign Check	American Express® Travelers Cheques Deposit Fee, per check	\$7			
	Foreign Check Return Fee ⁶ , per check	\$40			
Foreign Currency , per order		\$15			
Garnishment Processing , per occurrence		\$100			

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- Foreign checks issued in foreign currency not deemed eligible for deposit and foreign checks issued in U.S. dollars drawn on countries other than Canada 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.
- 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.
- An account is determined to be dormant when the account owner has neither increased nor decreased the amount of the deposit, nor corresponded with us regarding the deposit for a period of at least sixteen (16) months.
- For accounts opened in Georgia, the Dormant Account Fee (\$5) is charged per month only for the first twelve (12) months after dormancy has been determined and only if the balance of the deposit is \$50 or more. For accounts opened in Alabama, Florida, South Carolina, and Tennessee, the Dormant Account Fee (\$10) is charged per month after dormancy has been determined until the account owner makes such contact with us that would end the period of dormancy or there is escheatment to the appropriate state authority.
- Exclusions apply. Ask your banker for details.
- This fee is in addition to any fees the foreign bank might charge.
- A Non-sufficient Funds fee is charged when a transaction posts to your account and is returned because there are insufficient funds available to cover the transaction.
- An overdraft 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, recurring and everyday check card transactions, and ATM transactions.
- This fee is in addition to any fees the ATM owner might charge.
- Phone wires must be initiated by your banker.

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Order of Payment – This section describes our general practice for paying transactions from your account. We may vary the order of payment if items are presented that cannot be returned unpaid. We reserve the right to change how we pay transactions from your account and will provide you notice of these changes. After the close of the business day, we add your deposits and other credits to your account. We then deduct any fees and charges owed to us. Finally, we deduct all items presented for payment. The order these items are deducted from your account balance is based upon the type of transaction and, for electronic transactions, when the transaction was performed by you or was received by us. First, we pay outgoing wire transactions in the order they were made. Then, we pay electronic transactions (First, we pay preauthorized ACH debits, then ATM transactions, and then check card transactions.) in the order they were performed by you or were received by us. Finally, we pay checks and other items drawn on your account by dollar amount in descending order.

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