Lock in today’s interest rates with our fixed rate options.¹

Borrow up to 89.9% of your home’s value.¹

Open a Home Equity Line of Credit.

Variable rates as low as

3.99% APR¹

We will pay up to $10,000 of your closing costs²

Take the guessing out
Want to lock in your rate? Enjoy the peace of mind in knowing your payment amounts for all or a portion of your balance during the draw period.³

Illustrative Fixed Rate Payment Examples³,⁴

<table>
<thead>
<tr>
<th>Balance Converted</th>
<th>Fixed Interest Rate</th>
<th>Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000 (An initial draw of $10,000. Note there is a $50 conversion processing fee)</td>
<td>3.99% (An illustrative fixed rate on 11/15/2021)</td>
<td>$60.60 (Fixed monthly payment for 20 years remaining until the HELOC payment period expires)</td>
</tr>
<tr>
<td>$25,000 (A $25,000 conversion after 1 year. Note there is a $50 conversion processing fee)</td>
<td>3.99% (An illustrative fixed rate on 11/15/2021)</td>
<td>$156.72 (Fixed monthly payment for 19 years until the HELOC payment period expires)</td>
</tr>
</tbody>
</table>

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Terms and conditions available for applications taken on or after November 15, 2021.

Subject to credit approval. Offer and rates subject to change without notice. Offer limited to home equity lines only, secured by a valid first or second lien position on owner-occupied primary dwelling. Home equity lines may also be secured by secondary dwellings for Synovus Inspire and Private Wealth customers. For more information on Inspire, see Synovus.com/SynovusInspire. For more information on Private Wealth, see Synovus.com/PrivateWealth. Mobile homes not eligible. Property insurance and appraisal will be required. Flood insurance may also be required. Consult a tax advisor regarding deductibility of interest.

¹. Variable rates range from prime plus 0.74% APR to prime plus 6.79% APR; APR is based on several factors including credit history, Loan to Value (LTV), and lien status. APR is subject to a minimum floor rate of 3.99%; the maximum rate is 18%. This example of 3.99% provides that the interest rate will vary based on Wall Street Journal prime rate (as of November 15, 2021 prime rate is 3.25%) plus a margin. A prime rate of 3.25% (as of November 15, 2021) plus a typical margin of 0.74% would result in a current APR of 3.99% up to 89.90% loan to value (LTV). The maximum LTV may vary with the amount borrowed, credit score and property type.

². Closing costs paid for Synovus consumer deposit customers who commit and maintain a minimum draw requirement. Closing costs paid up to $10,000 as a bank credit for customers who maintain a Synovus consumer deposit account and who commit to a 20% initial draw for 90 days. If the outstanding balance is not maintained as required, the bank paid 3rd party origination expenses will be added to the outstanding HELOC balance. Other bank funded closing cost options and restrictions apply for Synovus Inspire and Private Wealth customers. For more information on Inspire, see Synovus.com/SynovusInspire. For more information on Private Wealth, see Synovus.com/PrivateWealth. Generally, closing costs can range from $200 – $4,000. If the borrower terminates the line within 36 months of the account agreement, an account closing fee of $200 will be charged to the customer. In addition, bank paid 3rd party origination expenses will be added to the outstanding HELOC balance. Account closing fee does not apply in South Carolina.

³. Conversion Option Rules - The 30 year Total Line of Credit (TLC) offers an interest only or 1.5% payment (or $50 minimum) during the initial draw period of 10 years. The draw period is followed by a 20 year repayment with a payment of 1.5% of the balance (or a $50 minimum). You are allowed to convert all, or any portion of the balance above $5,000, to a fixed rate/term conversion. Conversions are limited to three options during the draw period; there is a $50 fee for each option. Once converted, that balance will remain at that fixed rate for the remainder of the term selected and cannot be selected for conversion again. The fixed rate at the time of conversion is tied to the Wall Street Journal Prime plus the margin approved at the time of opening the TLC. The repayment period for these options cannot exceed the TLC’s maturity date.

⁴. Illustrative Example - The 3.99% fixed rate for the converted HELOC balance in the illustrative example corresponds to the 3.99% APR for the HELOC approved at closing for a 89.90% loan to value (LTV) TLC. The payment amount and amortization is based on the number of years remaining until maturity for a 20 year TLC.

November 15, 2021
SN-MKT1250