

Get peace of mind knowing funds are there when you need them.



Borrow up to 89.9% of your home's value.<sup>2</sup>

## Open a Home Equity Line of Credit.

12-Month introductory rate<sup>1</sup>

**1.99%**  
APR

Special customer variable rates<sup>3</sup> as low as

**5.00%**  
APR<sup>2</sup>

Rates without any customer relationship discounts are as low as 5.50% APR<sup>3</sup> on up to 79.9% loan to value (LTV), based on the value of your home. Other rates apply to LTVs of up to 89.9%.<sup>2</sup>

Enjoy extra flexibility. Our new 30-year Total Line of Credit (TLC) home equity line of credit (HELOC) offers an interest-only payment option and the ability to fix all, or a portion of, your balance during the draw period.<sup>4</sup> We make it easy, convenient, and worry-free. Plus, we'll pay up to \$2,000 of your closing costs.<sup>5</sup>

**Visit a branch to apply today!**

**1-888-SYNOVUS (796-6887) | [synovus.com](https://synovus.com)**

**SYNOVUS<sup>®</sup>**

Subject to credit approval. Offer and rates subject to change without notice. Offer limited to new home equity lines only, secured by a valid first or second lien position on owner-occupied primary or secondary dwelling. Mobile homes not eligible. Property insurance and Total Line of Credit appraisal will be required. Flood insurance may also be required. Consult a tax advisor regarding deductibility of interest.

1. **A minimum \$10,000 initial draw is required** for both our 30-year and 35-month HELOC. Introductory annual percentage rate (APR) will not increase for the first twelve (12) billing cycles of the account. Introductory rate offer cannot be combined with other pricing discounts.
2. **Rates range from prime plus 0.50% APR to prime plus 6.79% APR; APR is based on several factors including credit history, Loan to Value (LTV), and lien status. The actual rate offered at the end of the introductory period will be determined based on credit history and Loan to Value (LTV). An increase in the rate will result in higher payments.** APR discounts are limited to 0.50%. APR is subject to a minimum floor rate of 4.00%; the maximum rate is 18%. This APR example represents 0.25% discount for auto deduct from a Synovus personal deposit account and a 0.25% discount for \$20,000 or more in total balances at the bank. This rate example features a 79.9% loan to value (LTV). Other rates apply to LTVs up to 89.9%. The special rate for customers requires \$20,000 or more in total balances with Synovus. Total balances defined as all Consumer Deposits (CD, checking, MMA, saving), Business Deposits (if clients has controlling interest in the business), Brokerage and Trust. Qualifying balances determined using 12 month rolling average for existing accounts; new accounts qualified using current value; loan balances not eligible for qualifying. The maximum LTV may vary with the amount borrowed and credit score.
3. After the introductory period, the interest rate will vary based on Wall Street Journal prime rate (as of 9/19/2019 prime rate was 5.00%) plus a margin. A prime rate of 5.00% (as of 9/19/2019) plus a typical margin of 0.50% would result in a current APR of 5.50%. Up to 79.9% loan to value (LTV).
4. 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). Conversion of all, or any portion of the balance, to a fixed rate/fixed term 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.
5. **Closing costs paid for Synovus personal deposit account holders only.** Closing costs paid up to \$2,000 (up to \$500 for collateral properties located in other states.) Generally, closing costs can range from \$200 – \$4,000. If the borrower terminates the line within 24 months of the account agreement, an account closing fee of \$200 up to \$1,500 will be charged to the customer.



Synovus Bank, Member FDIC.

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