

<LETTER TO BANK CUSTOMERS>

Dear [BANK CUSTOMER NAME]:

What should you do with your money in today's low-rate environment?

Many of our customers are searching for ways to earn higher returns on their cash, without taking on higher risk. When the market rebounds, they want to be able to move quickly with the benefit of sound financial planning and advice.

That's why there's never been a better time for Synovus Investment Plus – a unique money management tool that delivers high returns on cash while giving you total investment flexibility.

Synovus Investment Plus combines an investment account with an FDIC-insured checking account that pays interest equal to or higher than money market mutual fund rates.

Unused cash in your investment account is automatically swept into the interest-bearing checking account, so none of your money sits idle. Along with valuable savings on banking services, you'll enjoy full access to the investment marketplace through Synovus Financial Management Services. Every month, you'll be able to see your complete financial picture in a single statement that reports on your cash and investments. Perhaps best of all, you'll have the benefit of ongoing guidance from a Synovus Financial Consultant as you navigate toward your financial goals.

It takes only \$10,000 in combined cash and securities to open a Synovus Investment Plus account. Right now, we're extending a special offer to customers who are interested in earning even higher rates on larger balances:

With any new cash deposit of \$50,000 or more, you'll earn a bonus yield of x.xx% APY for the first three months.

With greater earning potential and peace of mind, you'll be in a better position to relax and face the future. So if you're wondering what to do with your money in 2003, call me at [PHONE #]. Synovus Investment Plus may be the answer you're looking for.

Sincerely,

[NAME]

[TITLE]

Financial Management Services include investments, insurance, and trust products and services and are provided by Synovus through Synovus Securities, Inc., Synovus Trust Company, and Synovus Insurance Services. **The registered broker-dealer offering brokerage products for Synovus is Synovus Securities, Inc., a member firm of NASD/SIPC.** Investment products and services offered through Synovus Securities, Inc., Synovus Trust Company, and Synovus Investment Services **are not FDIC-insured, are not deposits of or obligations of any Synovus Financial Corp. (SFC) bank, are not guaranteed by any SFC bank and involve investment risk, including possible loss of principal amount invested.**

SIP has a \$75 fee. If your account falls below \$10,000 (cash and securities combined), a \$10 monthly maintenance fee applies. An additional \$75 inactivity fee will apply if there are no brokerage transactions for the year.

SIP NOW accounts are FDIC-insured to \$100,000.

<LETTER TO INVESTMENT CUSTOMERS>

Dear [FMS CLIENT NAME]:

As we move into the third year of a disappointing market, more and more clients are searching for safety and relatively high returns as they wait for a rebound. At that point, they want to be ready to move quickly with the benefit of sound financial planning and advice.

That's why there's never been a better time for Synovus Investment Plus – a unique money management tool that delivers high returns on cash while giving you total investment flexibility.

Synovus Investment Plus combines your investment account with an FDIC-insured checking account that pays interest equal to or higher than money market mutual fund rates.

Unused cash in your investment account is automatically swept into the interest-bearing checking account, so none of your money sits idle. You'll save on valuable banking services, too. Of course, you continue to enjoy personal financial advice and full access to the markets through Synovus Financial Management Services. And every month, you'll be able to view your complete financial picture in a single statement that reports on your cash and investments.

It takes only \$10,000 in combined cash and securities to open a Synovus Investment Plus account. Right now, we're extending a special offer to clients who are interested in earning even higher rates on larger balances:

With any new cash deposit of \$50,000 or more, you'll earn a bonus yield of x.xx% APY for the first three months.

With greater earning potential and peace of mind, you'll be in a better position to relax and face the future. So if you've been wondering how to prepare for whatever 2003 may bring, call me at [PHONE #]. Synovus Investment Plus may be the answer you're looking for.

Sincerely,

[NAME]

[TITLE]

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