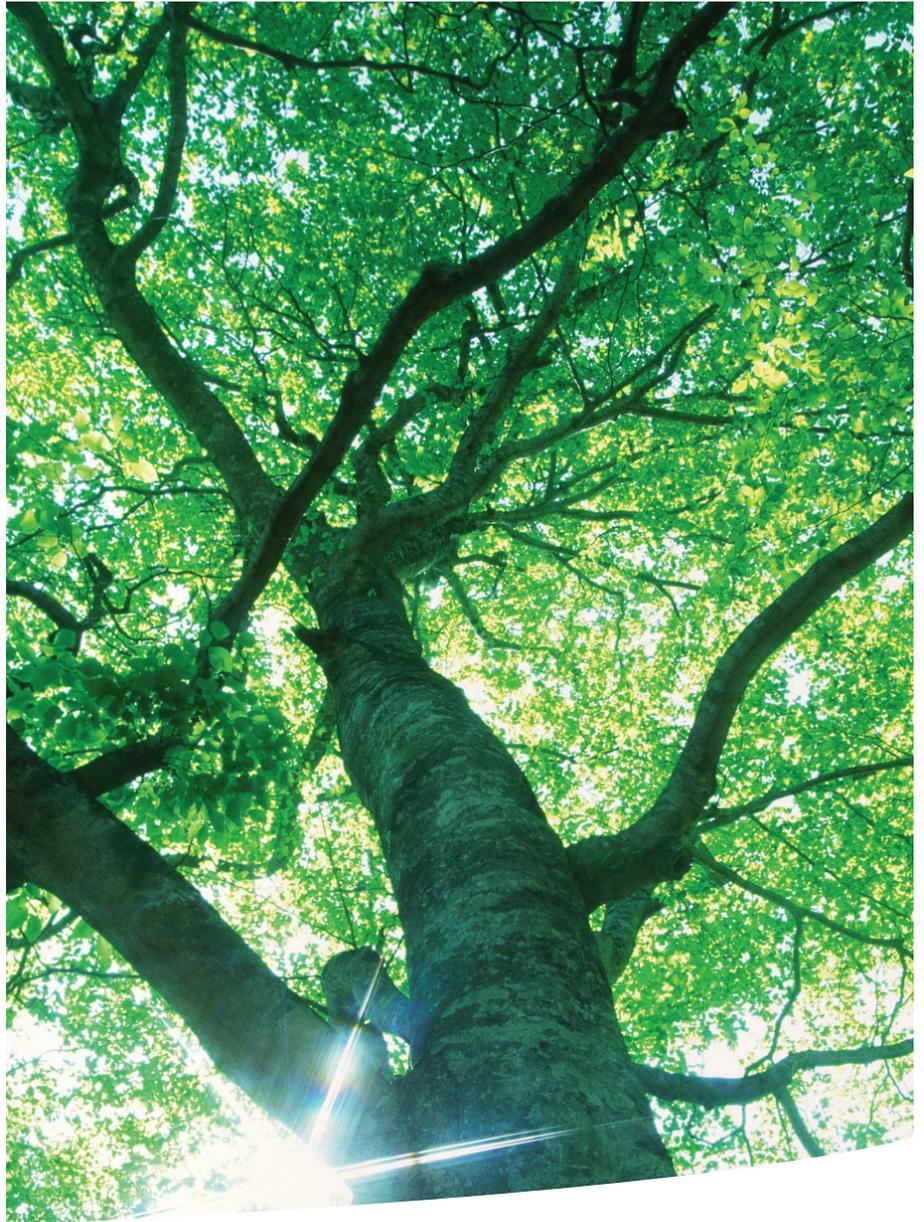




Synovus Bank Management Associate Program

Your potential
is our potential.

Come grow
with us.



SYNOVUS[®]



The 2013 Synovus Bank Management Associate Program

As one of the leading banks in the southeast, Synovus offers a Management Associate program designed to develop exceptional commercial bankers. Our comprehensive training plan will connect you with highly skilled and accomplished banking professionals who can help you reach your full potential. Our goal is to invest in high potential talent, in order to actively shape the future of our company.

Program Structure

During the first six months, your time at Synovus will be spent both in the classroom as well as on the job. You will gain an understanding and appreciation for the consumer side of banking and then move quickly to Small Business and Commercial Credit. To build a foundation for your future success, we will provide:

- ▶ Courses and seminars covering specific credit topics such as: Financial Analysis and Cash Flow, Commercial Loans to Businesses, Loan Policy, Loan Structure and Loan Documentation
- ▶ Rotations through various departments
- ▶ Information on commercial products such as Treasury Management, Trust and International Services

Your next six months will be spent gaining more concentrated skills and putting those skills and knowledge to work. For approximately three of those six months you will be assigned to one of our Regional Commercial Credit Centers working directly with our Analysts completing financials spreads and write-ups. You will then begin a rotation directly with our Relationship Managers. While on this assignment, you can expect to participate in customer and prospect calls and our loan approval process, and assist the Relationship Manager

[more >](#)

The 2013 Synovus Bank Management Associate Program (continued)

by analyzing company and industry statistics. During this rotation, you will also participate in a formal sales school which will reinforce your first-hand experiences. After successful completion of our program, you will be placed in one of our regions to begin your career as a relationship manager.

Throughout our Management Associate program, you will take part in a number of leadership and development seminars such as Business Professionalism and Public Speaking; participate in community service activities; and interact with our Executive Management Team in order to enhance your Synovus career.

We invite you to join Synovus' Management Associate program and gain an in-depth understanding of our corporate culture, relationship philosophy and our operating strategies.

Program Requirements

- ▶ Recent college graduate – preferred degree programs of Business or Finance
- ▶ Transcript must include a minimum of two Accounting courses
- ▶ Minimum GPA of 3.1 strongly preferred
- ▶ Strong communication and interpersonal skills
- ▶ Demonstrated involvement in campus activities

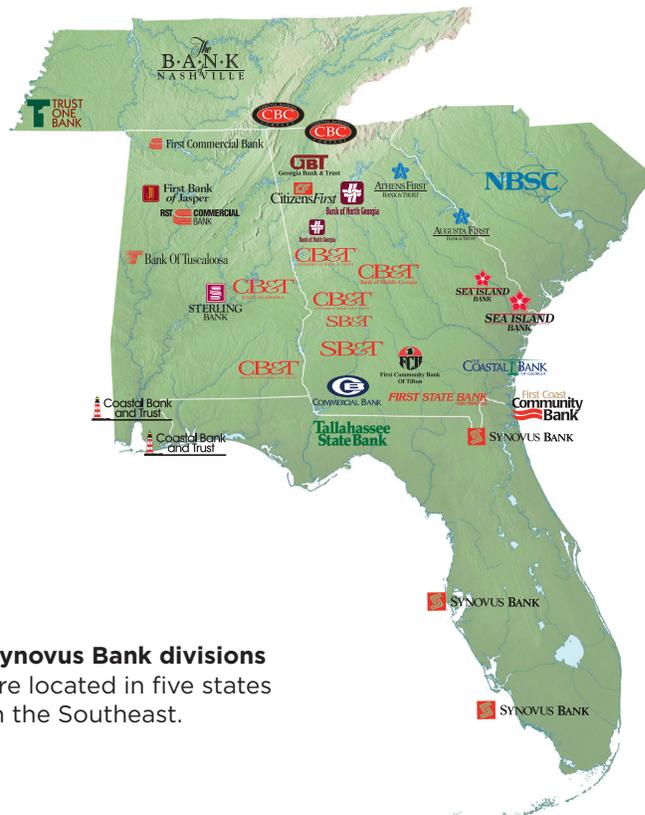
Program Highlights

- ▶ Approximately 12 months in length, beginning July 15, 2013
- ▶ First six months of the program held in Atlanta, Georgia
- ▶ Program focus is on Sales, Leadership, Credit and Financial Analysis
- ▶ Competitive salary and comprehensive benefits package

About Synovus

Synovus Bank

Synovus Bank is one of the largest community banks in the Southeast, providing powerful solutions you may not expect from a local community bank. We operate under 30 different trade names that reflect our deep ties to the markets we serve. While the names are different, each division shares a commitment to building long-term relationships and providing responsive, caring service. Divisions of Synovus Bank are not separately FDIC-insured banks. The FDIC coverage extended to deposit customers is that of one insured bank.



Synovus Bank divisions are located in five states in the Southeast.

About Synovus (continued)

History

Our company was founded in the 1880s on a single act of kindness. A mill worker at Eagle & Phenix Mill in Columbus, Georgia caught her dress in a piece of machinery. As her dress tore, her life savings, which she had sewn into her hem thinking it was the safest place for her money, spilled across the floor.



G. Gunby Jordan, the mill's secretary and treasurer, happened by and offered to keep her money in the mill safe and pay her monthly interest on the deposits. He soon offered the same service to all the mill workers. These first deposits inspired Mr. Jordan to establish the institution that years later became Columbus Bank and Trust Company, Synovus' lead bank.

Today, Synovus is a financial services company with more than \$27 billion in assets based in Columbus, Georgia. Synovus' bank divisions provide commercial and retail banking, investment and mortgage services to customers in Georgia, Alabama, South Carolina, Florida, and Tennessee.

Synovus focuses on its position in high-growth Southeastern markets and commitment to being a great place to work to ensure the delivery of unparalleled customer experiences.

Honors and Awards

Synovus received 21 Greenwich Customer Service Excellence Awards in 2013. In 2012, Synovus received 11 National Customer Service Excellence Awards and Synovus Family Asset Management was named to Bloomberg's list of "Top 50 Family Offices." In 2011, Synovus received 13 Greenwich National Customer Service Excellence Awards and was honored by the American Bankers Association for volunteer efforts.

[more >](#)

About Synovus (continued)

Our Customer Covenant

“We pledge to serve every customer with the highest levels of sincerity, fairness, courtesy, respect, and gratitude, delivered with unparalleled responsiveness, expertise, efficiency, and accuracy. We are in business to create lasting relationships, and we will treat our customers like we want to be treated. We will offer the finest personal service and products delivered by caring team members who take 100% responsibility for meeting the needs of each customer.”

Key Differentiators

Our Commitment to People. Our culture of service over self does not stop with our customers. We want each team member to want to come to work every day and feel they have an opportunity to contribute, to grow, and to benefit from our company’s success.

Our Footprint. We continue to enjoy top five market share in communities that represent almost 80% of our core banking franchise. This presence expands our capacity for future growth and high performance.

Our Community Service. REACH (Recognizing and Encouraging an Atmosphere of Community and Hope) has been Synovus’ flagship community service program since 1996. Individuals can enter time spent volunteering, which is tracked for consideration for an annual REACH award. Corporately, we support two primary programs through REACH, the Jack Parker Scholarship and United Way. The Synovus family of companies supports hundreds of worthwhile endeavors such as Relay for Life, House of Heroes, Habitat for Humanity, March of Dimes, Partners in Education, and many others.

Locations. [Click here](#) for a detailed list of Synovus locations, or visit synovus.com and click on Locations at the top of the page.

Learn More. Visit synovus.com for more information about our products, services and culture.

Benefits at a Glance

Your Health

- ▶ Medical/Prescription Plan
- ▶ Vision Plan
- ▶ Dental Plan
- ▶ Company Provided Basic Life Insurance
- ▶ Supplemental Life Insurance
- ▶ Company Provided Basic Accidental Death and Dismemberment Insurance
- ▶ Supplemental Accidental Death and Dismemberment Insurance
- ▶ Voluntary Accidental Death and Dismemberment Insurance
- ▶ Dependent Life Insurance
- ▶ Company Provided Long-Term Disability Insurance
- ▶ Additional Long-Term Disability Insurance
- ▶ Health Care Flexible Spending Account
- ▶ Dependent Care Flexible Spending Account

- ▶ AFLAC Insurance policies
- ▶ Travel Assistance Program

Your Wealth

- ▶ Profit Sharing Plan
- ▶ 401(k) Savings Plan
- ▶ Employee Stock Purchase Plan

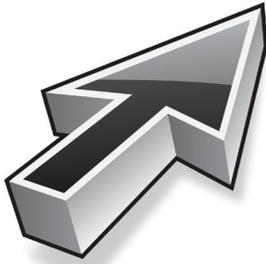
Your Well-Being

- ▶ Employee Assistance Program
- ▶ Adoption Assistance Plan

Your Time

- ▶ Vacation Days
- ▶ Paid Days Off
- ▶ Family Education Leave
- ▶ Holidays

Apply Online



To express your interest in the Synovus Management Associate program, please contact us through our web site.

- ▶ [Click here](#) or visit synovus.com
- ▶ Click **Careers** at the top of the page.
- ▶ Click **Join Our Team** then search using key words “Commercial Management Associate.”
- ▶ Click create a **Profile/Login**, complete the required fields and click **Submit**.
- ▶ You must submit a resume to be considered for the position.
- ▶ You can paste your resume into the respective field; there is no need to retype it.
- ▶ Upon receipt of your resume, Synovus will send you an e-mail confirmation.
- ▶ Candidates should be prepared to submit a copy of their transcript with their application. Candidates who have not furnished a copy of their transcript will not be eligible for advancement to further rounds of interviews.
- ▶ For more information contact MAProgram@synovus.com.

Synovus Bank is an Equal Opportunity Employer supporting Diversity in the workplace. M/F/D/V. Synovus Bank is a tobacco-free company.