

SYNOVUS FINANCIAL CORP
Form FWP
February 08, 2012

Free Writing Prospectus

Filed Pursuant to Rule 433

under the Securities Act

(To the Preliminary Prospectus Supplement
dated February 7, 2012)

Registration Statement

No. 333-166300

Dated: February 8, 2012

Pricing Term Sheet

\$300,000,000 7.875% Senior Notes due 2019

Issuer:	Synovus Financial Corp.
Expected Ratings (Moody s/S&P):*	B2/B (Stable/Stable)
Trade Date:	February 8, 2012
Settlement Date:	February 13, 2012 (T+3)
Principal Amount:	\$300,000,000
Maturity Date:	February 15, 2019
Coupon:	7.875% per annum
Benchmark Treasury:	1.250% due 2019
Issue Price (Price to Public):	99.339% of face amount
Yield to Maturity:	8.000%
Payment Frequency:	Semi-Annually
Interest Payment Dates:	February 15 and August 15, commencing August 15, 2012
Make-Whole Call:	50 basis points
Denominations:	\$2,000 x \$1,000
CUSIP/ISIN:	87161C AJ4/US87161CAJ45
Sole Book-Running Manager:	J.P. Morgan Securities LLC
Co-Managers:	Merrill Lynch, Pierce, Fenner & Smith Incorporated Sandler O'Neill + Partners, L.P.

*Note: A securities rating is not a recommendation to buy, sell, or hold securities and may be subject to revision or withdrawal at any time.

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