

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.

Edgar Filing: SYNOVUS FINANCIAL CORP - Form FWP

**Synovus Financial Corp. ( Synovus ) has filed a registration statement (including a prospectus) with the Securities and Exchange Commission ( SEC ) for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement, the applicable prospectus supplement and other documents that Synovus has filed with the SEC for more complete information about Synovus and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at [www.sec.gov](http://www.sec.gov). Alternatively, Synovus, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling J.P. Morgan Securities LLC collect at (212) 834-4533.**

ANY DISCLAIMERS OR OTHER NOTICES THAT MAY APPEAR BELOW ARE NOT APPLICABLE TO THIS COMMUNICATION AND SHOULD BE DISREGARDED. SUCH DISCLAIMERS OR OTHER NOTICES WERE AUTOMATICALLY GENERATED AS A RESULT OF THIS COMMUNICATION BEING SENT VIA BLOOMBERG OR ANOTHER EMAIL SYSTEM.