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SYNOVUS FINANCIAL CORP

Form S-3

June 14, 2002

As filed with the Securities and Exchange Commission on June 14, 2002  
Registration No. \_\_\_\_\_

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

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FORM S-3  
REGISTRATION STATEMENT  
UNDER THE SECURITIES ACT OF 1933  
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SYNOVUS FINANCIAL CORP.

(Exact name of registrant as specified in its charter)

Georgia

58-1134883

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(State or other jurisdiction of  
incorporation or organization)

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(IRS Employer  
Identification No.)

901 Front Avenue  
Suite 301, Columbus, Georgia 31901  
(706) 649-5220  
(Address, including zip code, and telephone  
number, including area code, of registrant's principal  
executive offices)

Kathleen Moates  
Senior Vice President and Senior Deputy General Counsel  
Synovus Financial Corp.  
901 Front Avenue  
Suite 202  
Columbus, Georgia 31901  
(706) 649-4818

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(Name, address, including zip code, and telephone number,  
including area code, of agent for service)

Approximate date of commencement of proposed sale to the public: From time to  
time after this Registration Statement becomes effective.

If the only securities being registered on this Form are being offered pursuant  
to dividend or interest reinvestment plans, please check the following box. [ ]

If any of the securities being registered on this Form are to be offered on a  
delayed or continuous basis pursuant to Rule 415 under the Securities Act of  
1933, other than securities offered only in connection with dividend or interest  
reinvestment plans, please check the following box. [X]

If this Form is registering additional securities pursuant to Rule 462(b) under  
the Securities Act, please check the following box and list the Securities Act  
registration statement number of the earlier effective registration statement  
for the same offering. [ ]

If this Form is a post-effective amendment filed pursuant to Rule 462(c) under  
the Securities Act, check the following box and list the Securities Act

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registration statement number of the earlier effective registration statement for the same offering. [ ]

If delivery of the prospectus is expected to be made pursuant to Rule 434, please check the following box. [ ]

CALCULATION OF REGISTRATION FEE

Title of each class of securities to be registered	Amount to be registered	Proposed maximum offering price per share	Proposed maximum aggregate offering price
Common Stock, \$1.00 par value	702,433		