

Frequently Asked Questions

Why is my Synovus HSA account changing?

Earlier this year, Synovus merged with Pinnacle Financial Partners to become a stronger, more versatile financial services firm. As a result of this merger, we’re excited to offer enhancements to our Health Savings Account that will take effect in October 2026.

What’s changing?

Here are just some of the exciting things to come:

- Upgraded online portal and mobile app
- Expanded ways to grow your account
- Integrated investments
- Lower monthly fees
- New HSA Mastercard® debit card

Need more details? Stop by your local Synovus office or visit synovus.com/HSA.

Is there anything I need to do?

Your new Pinnacle Health Savings Account will be opened as of October 1, 2026, and your existing balance will be transferred into the new HSA as of October 5, 2026. We will take care of transferring funds from your existing account into your new account. We’ll also close your existing Synovus Visa® debit card account and issue a new Mastercard® debit card for your new account, so no action is required to complete the transfer of your funds. We’re providing important dates to be aware of and things you can do to prepare for this change.

When are changes going to happen?

Although your funds will automatically transfer from your existing Synovus account to your new Pinnacle account on October 5, 2026, below are important dates to be mindful of:

10/1/2026	New Pinnacle Health & Benefits HSA account will be opened
10/1/2026	New Pinnacle Mastercard® debit card ordered for you and mailed to your address on file
10/2/2026	Final date to make contributions to your existing Synovus health savings account
10/5/2026	Existing funds transferred into your new Pinnacle Health & Benefits account
10/5/2026	Existing Synovus HSA closed and your existing Synovus Visa® debit card no longer works
10/14/2026	Your new Pinnacle Mastercard® HSA debit card should have been received
1/1/2027	Closed Synovus HSA will no longer show in My Synovus

Is there anything I can do to prepare for the change?

Be on the lookout for additional communications as we prepare your new Pinnacle account. We also suggest a review of your existing account profile to ensure your contact information is up to date, including your address, email address and mobile number. Stop by your local Synovus office or visit synovus.com/HSA for additional information.

I have an HSA investment account. Is there anything I need to do with this account?

If you currently invest a portion of your HSA assets, your investments will be liquidated automatically on **September 24, 2026**, and deposited into your HSA cash account prior to the funds being transferred into your new account on **October 5, 2026**. Once your funds have been transferred, you can choose to invest¹ in our diverse set of mutual funds.^{2,3} Contact Synovus Securities Inc. no later than **September 23, 2026**, to discuss your liquidation options.

When can I log in to my new account online?

As soon as your new Pinnacle account has been created and if you have an email address on file, you'll receive a welcome email with instructions for how to log in. To ensure you receive all communications from us, confirm your contact information is up to date, including your address, email address and mobile number.

Will I receive a new HSA debit card?

Yes, as part of this enhancement, you will receive a new Pinnacle Mastercard® debit card that will replace your existing Synovus Visa® debit card.

When will I receive my new HSA debit card?

You'll receive a new Pinnacle Health & Benefits Mastercard® debit card within 5-7 business days after your account has been opened on October 1, 2026. Activate the new card as soon as you receive it to keep your account secure. Be sure to update your debit card on file to your new card information if you have given your new card details to any providers to charge for your expenses.

Will my account number change?

Yes, you'll be given a new account number that will be made available in the online portal. Instructions on how to log in to the online portal will be included in your Welcome email. To ensure you receive all communications from us, confirm your contact information is up to date, including your address, email address and mobile number.

Will the routing number change?

Yes, the new routing number is 064009254.

What tax documents will I receive for 2026 tax season?

Depending on your account activity, you may receive tax documents for both your existing Synovus HSA and your new Pinnacle HSA in early 2027. Tax documents will be mailed to you automatically for your existing Synovus HSA. You can choose how you want to receive tax documents for your new Pinnacle HSA.

Important Disclosure Information

Mastercard is registered trademark of Mastercard International Incorporated.

Pinnacle Bank, a Tennessee bank, dba Synovus Bank. Member FDIC. Only bank deposit accounts are FDIC insured.

- 1. Clients are urged to carefully weigh the advantages and disadvantages of investing HSA funds versus holding them in their Pinnacle Health Savings Account. Investors should carefully read the prospectus from each mutual fund selected before investing. There are no guarantees that the investment will make money, and additional contributions above and beyond the yearly maximum HSA contributions cannot be made to an HSA account to replace any losses that result from investing. HSA investments are not deposits of or guaranteed by Pinnacle Bank, are not insured by the FDIC and may lose value. Please keep these factors in mind when considering this option.
- 2. Please refer to the individual fund prospectus for further performance, expense and fee information.
- 3. We will deduct a custodial management fee from your investment account in an amount up to 1/16 of 1 percent (0.0625%) per quarter before the end of each calendar quarter. This equates to 0.25%, which is \$2.50 per \$1,000, annually.

Insurance and investments:

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not Guaranteed by Any Government Agency		Not a Blank Deposit