BEVERLY JOE E Form 5 February 07, 2003 SEC Form 5

FORM 5		UNITED STATES SECURITIES AND EXCHANGE COMMISSION							OMB APPROVAL			
[] Check this box if no subject to Section 16. F				W	ashington, D.	C. 20549						
Form 5 obligations may continue. <i>See</i> Instruction 1(b).		STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP							Expires: January 31, 2005 Estimated average burden			
[]Form 3 Holdings Reported []Form 4 Transactions			o Section 16(a) of t any Act of 1935 or	Public Uti		hours per resp	oonse 0.5					
1. Name and Address of Reporting Person* Beverly, Joe E.			2. Issuer Name and Ticker or Trading Symbol Synovus Financial Corp. SNV				6. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last) (First) (M P. O. Box 120		(Mide	(Middle) 3. I.R.S. Identific: Number of Rep Person, if an er (voluntary)		ation porting	 Statement for Month/Day/Year December 31, 2002 		X Director 10% Owner Other				
(Street) Columbus, GA 31902-120 (City) (State) (Zip)			p)			5. If Amendment, Date of Original (Month/Day/Year)	Officer/Other Description 7. Individual or Joint/Group Filing (Check Applicable Line)					
					 <u>X</u> Individual Filing Joint/Group Filing 							
Table I - Non-Derivat	tive Secur	ities Acqui	red, I	Disposed of, or Be	eneficially Ow	ned				1		
~	2. Transaction Date (Month/Day/Year)		E D	Deemed xecution ate, if any Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed (D) Of (Instr. 3, 4, and 5)	5. Amount of Securities Beneficially Owned at End of Issuer's Fiscal Year (Instr. 3 and 4)		6. Owner- ship Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
						Amount A/D Price						
Common Stock 12	2/25/2002				G	600 D 		394391	D			
Common Stock								4100	Ι	By Spouse		
Common Stock								25000	Ι	Family Ltd. Partnership		
If the form is filed by me	.1					to the collection of infe						

If the form is filed by more than one reporting person, *see* Persons who respond to the collection of information contained in this instruction 4(b)(v). form are not required to

respond unless the form displays a currently valid OMB control number.

(over) SEC 2270 (7-02)

Beverly, Joe E. - December 31, 2002

Form 5 (continued)

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	Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)												
Derivative sic Security Ex (Instr. 3) Pr De va	Conver- 3 ion or T Exercise Price of Deri- rative Security	3. Transaction Date (Month/ Day/ Year)		Transaction Code	of Derivative	Exercisable(DE) and Expiration Date(ED) (Month/Day/Year)	Amount of Underlying Securities	of	Derivative Securities Beneficially Owned at End of Year (Instr.4)	10. Owner- ship Form of Deriv- ative Security: Direct (D) or Indirect (I) (Instr.4)	11. Nature of Indirect Beneficial Ownership (Instr.4)		

Explanation of Responses :

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.

See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

** Signature of Reporting Person Date

02-06-2003

Attorney in Fact

Power of Attorney

By: Signed by Garilou Page as

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