

Stanford Debra B.  
Form 3  
October 09, 2012

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

|   |         |   |  |   |
|---|---------|---|--|---|
| 1. Name and Address of Reporting Person * |         | 2. Date of Event Requiring Statement  | 3. Issuer Name <b>and</b> Ticker or Trading Symbol |   |
| Â Stanford Debra B.                       |         | (Month/Day/Year)  | SYNOVUS FINANCIAL CORP [SNV]                       |   |
| (Last)                                    | (First) | (Middle)  | 09/27/2012   |   |
| P.O. BOX 120                              |         | 4. Relationship of Reporting Person(s) to Issuer  |  | 5. If Amendment, Date Original Filed(Month/Day/Year)  |
| (Street)                                  |         | (Check all applicable)  |  | 6. Individual or Joint/Group Filing(Check Applicable Line)  |
| COLUMBUS,Â GAÂ 31902                      |         | <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner<br><input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other<br>(give title below)    (specify below) |  | <input checked="" type="checkbox"/> Form filed by One Reporting Person<br><input type="checkbox"/> Form filed by More than One Reporting Person |
| (City)                                    | (State) | (Zip)   | Executive Vice President                           |   |

**Table I - Non-Derivative Securities Beneficially Owned**

| 1. Title of Security (Instr. 4) | 2. Amount of Securities Beneficially Owned (Instr. 4) | 3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | 4. Nature of Indirect Beneficial Ownership (Instr. 5) |
|---------------------------------|---|--|---|
| Common Stock                    | 99,442 <sup>(1)</sup>                                 | D  | Â   |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. SEC 1473 (7-02)

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivative Security (Instr. 4) | 2. Date Exercisable and Expiration Date (Month/Day/Year) | 3. Title and Amount of Securities Underlying Derivative Security (Instr. 4) | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form of Derivative Security: Direct (D) or Indirect | 6. Nature of Indirect Beneficial Ownership (Instr. 5) |
|--|--|---|--|--|---|
|  | Date Exercisable   | Expiration Date   | Title  | Amount or Number of  |   |

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|              |                           |            |              | Shares |          | (I)<br>(Instr. 5) |   |
|--------------|---------------------------|------------|--------------|--------|----------|-------------------|---|
| Stock Option | 07/16/2006 <sup>(1)</sup> | 07/15/2013 | Common Stock | 2,140  | \$ 10.57 | D                 | Â |
| Stock Option | 07/02/2007 <sup>(2)</sup> | 07/01/2014 | Common Stock | 5,352  | \$ 12.22 | D                 | Â |
| Stock Option | 06/17/2008 <sup>(3)</sup> | 06/16/2015 | Common Stock | 5,887  | \$ 13.78 | D                 | Â |
| Stock Option | 02/01/2012 <sup>(4)</sup> | 01/31/2020 | Common Stock | 21,429 | \$ 2.8   | D                 | Â |

## Reporting Owners

| Reporting Owner Name / Address                          | Relationships |           |                            |       |
|---|---------------|-----------|----------------------------|-------|
|   | Director      | 10% Owner | Officer                    | Other |
| Stanford Debra B.<br>P.O. BOX 120<br>COLUMBUS, GA 31902 | Â             | Â         | Â Executive Vice President | Â     |

## Signatures

/s/Mary Maurice  
Young

10/09/2012

\*\*Signature of Reporting Person                      Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 5(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
  - (1) Includes (1) 7,301 shares acquired through Issuer's Employee Stock Purchase Plan; (2) 288 shares acquired through Issuer's 401(k) Plan; (3) 67,183 shares that are subject to restricted stock units with various vesting in the future; (4) 18,487 salary stock units which are issued bi-weekly as a portion of the reporting person's salary compensation, net of withholdings and deductions, under the Synovus Financial Corp. 2007 Omnibus Plan; and (5) 6,183 shares of additional stock.
  - (2) Stock options vested 100% on the three year anniversary of the grant date (July 2, 2004).
  - (3) Stock options vested 100% on the three year anniversary of the grant date (June 17, 2005).
  - (4) Stock options vested 50% on the two year anniversary of the grant date (February 1, 2010) and will vest the remaining 50% on the three year anniversary of the grant date.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.