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AUG 8 2002

KATHLEEN MOATES
Senior Vice President
Senior Deputy General Counsel

August 7, 2002

By Federal Express

Mr. Jonathan G. Katz
Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

RE: SEC Order 4-460

Dear Mr. Katz:

Pursuant to the June 27, 2002 Order issued by the Securities and Exchange Commission, enclosed are the required Statements under Oath of Principal Executive Officer and Principal Financial Officer Regarding Facts and Circumstances Relating to Exchange Act Filings for Synovus Financial Corp. as signed on August 7, 2002 by James H. Blanchard (Chairman and Chief Executive Officer) and Thomas J. Prescott (Chief Financial Officer).

Please acknowledge receipt of this letter by stamping and returning the enclosed copy of this letter in the self-addressed stamped envelope.

Please contact me if you have any questions.

Sincerely,

A handwritten signature in cursive script that reads 'Kathy Moates'.

Kathleen Moates

KM\bmK

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STATEMENT UNDER OATH OF PRINCIPAL EXECUTIVE OFFICER AND
PRINCIPAL FINANCIAL OFFICER REGARDING FACTS AND
CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS

I, Thomas J. Prescott, Chief Financial Officer, state and attest that:

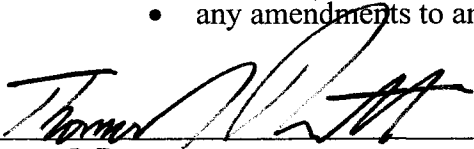
(1) To the best of my knowledge, based upon a review of the covered reports of Synovus Financial Corp., and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with Synovus Financial Corp.'s audit committee.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- Annual Report on Form 10-K for the fiscal year ended December 31, 2001 of Synovus Financial Corp;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Synovus Financial Corp. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.



 Thomas J. Prescott
 Chief Financial Officer
 Synovus Financial Corp.

Subscribed and sworn to
before me this 7th day of
August, 2002

Date: August 7, 2002

/s/ Brenda McKeown
Notary Public

My Commission Expires: 09/18/2003