

Howard Kevin Joseph
 Form 3
 February 03, 2010

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 and Ticker or Trading Symbol | |
| Â Howard Kevin Joseph | | (Month/Day/Year) | SYNOVUS FINANCIAL CORP [SNV] | |
| (Last) | (First) | (Middle) | 4. Relationship of Reporting Person(s) to Issuer | 5. If Amendment, Date Original Filed(Month/Day/Year) |
| | | | | |
| SYNOVUS FINANCIAL CORP.,Â P.O. BOX 120 | | | (Check all applicable) | |
| (Street) | | | <input type="checkbox"/> Director | <input type="checkbox"/> 10% Owner |
| | | | <input checked="" type="checkbox"/> Officer | <input type="checkbox"/> Other |
| COLUMBUS,Â GAÂ 31902 | | | (give title below) | (specify below) |
| (City) | (State) | (Zip) | Chief Credit Officer | |
| | | | | 6. Individual or Joint/Group Filing(Check Applicable Line) |
| | | | | <input checked="" type="checkbox"/> Form filed by One Reporting Person |
| | | | | <input type="checkbox"/> Form filed by More than One Reporting Person |

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 | 13,026 ⁽¹⁾ | 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) | 6. Nature of Indirect Beneficial Ownership (Instr. 5) |
|--------------------------------------------|----------------------------------------------------------|-----------------------------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------|-------------------------------------------------------|
| | Date Exercisable | Title | | | |

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| | | Expiration Date | | Amount or Number of Shares | | or Indirect (I) (Instr. 5) | |
|--------------|---------------------------|-----------------|--------------|----------------------------|----------|----------------------------|---|
| Stock Option | 01/17/2004 ⁽²⁾ | 01/16/2011 | Common Stock | 13,915 | \$ 12.35 | D | Â |
| Stock Option | 04/29/2005 ⁽³⁾ | 04/28/2012 | Common Stock | 16,056 | \$ 12.38 | D | Â |
| Stock Option | 07/02/2007 ⁽⁴⁾ | 07/01/2014 | Common Stock | 15,499 | \$ 12.22 | D | Â |
| Stock Option | 06/17/2008 ⁽⁵⁾ | 06/16/2015 | Common Stock | 17,126 | \$ 13.78 | D | Â |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|--------------------------------------------------------------------------------------|---------------|-----------|------------------------|-------|
| | Director | 10% Owner | Officer | Other |
| Howard Kevin Joseph SYNOVUS FINANCIAL CORP. P.O. BOX 120 COLUMBUS, GA 31902 | Â | Â | Â Chief Credit Officer | Â |

Signatures

/s/ Alana L. Griffin,
Attorney-in-Fact

02/03/2010

__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 675 shares acquired through Issuer's 401(k) Plan, 1,545 shares acquired through Issuer's Dividend Reinvestment Plan, and 5,780 shares acquired through Issuer's Employee Stock Purchase Plan.
- (2) Stock option vested 100% on the three year anniversary of the grant date (January 17, 2001).
- (3) Stock option vested 100% on the three year anniversary of the grant date (April 29, 2002).
- (4) Stock option vested 100% on the three year anniversary of the grant date (July 2, 2004).
- (5) Stock option vested 100% on the three year anniversary of the grant date (June 17, 2005).

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.