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SYNOVUS FINANCIAL CORP Form 8-K July 18, 2001

SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

Form 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

> July 18, 2001 -----(Earliest Event Reported)

Synovus Financial Corp.
----(Exact Name of Registrant as
Specified in its Charter)

Georgia
----(State of
Incorporation)

1-10312 -----(Commission File Number)

58-1134883
----(IRS Employer
Identification
Number)

> (706) 649-2267 -----(Registrant's Telephone Number)

(Former name or former address, if changed since last report)

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On July 18, 2001, Synovus Financial Corp. ("Registrant") issued a press release with respect to its second quarter 2001 earnings.

A copy of Registrant's press release is attached hereto as Exhibit 99 and by this reference is hereby incorporated by reference into this Form 8-K and made a part hereof.

Item 7. Financial Statements. Pro Forma Financial Information and Exhibits.

- (a) Financial Statements None.
- (b) Pro Forma Financial Information None.
- (c) Exhibits

99 - Registrant's press release, July 18, 2001.

Signature

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, Registrant has caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

> SYNOVUS FINANCIAL CORP. ("Registrant")

Dated: July 18, 2001 By:/s/ Kathleen Moates

Kathleen Moates

Senior Deputy General Counsel