



# Our Purpose-Driven Culture

TRUIST 



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# Purpose

At Truist, our purpose is at the heart of everything we do. It's our guide—our reason for being. Purpose defines who we are and why we're here, driving the decisions we make for our teammates, clients, and other stakeholders. And it's our centering compass during times of change, so we can connect to one another—and to something greater than ourselves.



Our purpose is to inspire and build better lives and communities. And living our purpose lays the foundation for how we drive our performance.

At Truist, being a purpose-led organization is a commitment to being better. This means doing the right thing for our clients. Lending a helping hand. Speaking up for those who may not be heard. Helping people find their own purpose. And providing a source of inspiration, hope, energy, and courage. We have an incredible opportunity to make a positive, meaningful difference in the lives of those we serve.

Our purpose-driven culture starts from the inside. When our teammates believe we're here to inspire and build

better lives and communities, that sense of purpose and commitment naturally flows into the way they interact with and support each other, our clients, and our communities.

Living on purpose doesn't happen by accident. It takes effort and intention. It requires leader support and teammate engagement. It must be lived authentically and intrinsically felt by our stakeholders in their experience with Truist. Being purposeful doesn't mean decision-making is always easy, but it does mean ensuring our actions align with our *why*.

Our purpose guides us, motivates us, and influences everything we do.

# Inspire

The phrase “inspire and build” forms a compelling call to action.

Not only do we want to build better lives for our clients, teammates, and stakeholders—we want to inspire others to do the same. That requires us to take the lead and encourage others to take action.

What might inspiring our world look like? Establishing an affordable housing project—and renewing neighborhood hope. Or helping kids gain literacy skills today that encourage them to be the leaders of tomorrow. Or bringing to market a breakthrough banking experience that changes how people and businesses see money. Inspiration is possible when we’re on purpose.

And if we can bring others along on the journey with us, we can exponentially increase our impact.

# Build

As a financial services organization, we’re a reflection of the communities in which we live and work. Building better for everyone is why we’re here.

We’re committed to building better communities—because when they thrive, we thrive. And by building our communities, we build our company.

Building better lives starts with our teammates. Truist is a place for teammates to flourish. To grow their skills, to invest time in training opportunities, to develop as professionals, and to advance their careers. This comes with a holistic benefits package to support teammates’ physical, mental, and financial well-being—through all stages of life. When teammates are fulfilled, they’re empowered to build better lives for our clients and other stakeholders.

We build better lives for clients when we help them thrive. They can communicate with a caring team of experts who offer guidance and instill confidence. That’s paired with innovative technology that gives them more choices—and more opportunity to realize their financial dreams. We bring compassion, knowledge, and solutions tailored to clients’ current—and future—needs.

As we care for teammates and clients, we build better for our stakeholders. We aim to give stakeholders a sense of gratification knowing they’re investing in—and partnering with—a company that acts with integrity. One driven to make meaningful differences in leadership, economic mobility, small business, educational equity, and thriving communities. We’re all connected, and when one of us grows, prospers, and thrives, the rewards can be exponential.



# Knowing your why

As a purpose-driven company, we invest in the strong connection between happiness and the pursuit of a meaningful purpose in life.

Our purpose is to inspire and build better lives and communities, and we also encourage our teammates to develop and follow their personal purpose based on what matters most to them.

One of the great strengths of a diverse, equitable, and inclusive company is the power of thousands of people coming together to embody their individual purpose in the context of a greater *why*. Knowing your *why* can help teammates overcome obstacles, capitalize on opportunities, and live a full and meaningful life. The work of inspiring and building better lives and communities takes many forms, unique to each teammate.

When people believe in a common purpose, mission, and values, they work together to achieve it, unleashing their potential and driving exponential performance.

# Mission

Our mission is what we do to deliver on our purpose. It focuses on providing distinctive client experiences, creating inclusive and energizing opportunities for teammates, and embracing safe and sound practices for our stakeholders.



# Clients

**For our clients, we provide distinctive, secure, and successful experiences through touch and technology.**

We provide our clients with exceptional and caring service. We listen to where they are in life's journey. And we offer real solutions today that help them realize their dreams for the future. Through Integrated Relationship Management, we bring the full breadth of Truist's financial expertise to our clients.

We also deliver exceptional service through innovative technologies that help our clients to bank securely and conveniently—wherever they are. That includes technology from user-driven digital banking capabilities to advanced encryption methods.

The unique blend of personal touch and innovative technology sets us apart, instills confidence, and builds a deeper relationship of trust with our clients.

# Teammates

For our teammates, we create an inclusive and energizing environment that empowers them to learn, grow, and have meaningful careers.

At Truist, we're committed to every teammate having full and equal opportunity. We encourage everyone to bring their full, authentic self to work. This means embracing different backgrounds, perspectives, and ideas to create a welcoming and thriving environment—where everyone feels heard and included.

We encourage teammates to connect their personal purpose with Truist's purpose—to inspire and build better lives and communities. When this happens, it can help teammates feel energized, and find happiness and fulfillment in their work. Together, purpose and inclusion help teammates feel valued, connected, and engaged.

# Stakeholders

For our stakeholders, we optimize long-term value through safe, sound, and ethical practices.

At Truist, stakeholders are more than shareholders. Our stakeholders are everyone we interact with, everyone our work touches—from teammates, communities, and shareholders to government agencies and regulators, and, of course, our clients.

Living up to our mission starts by doing the right thing each and every time. That means being stewards of risk management and relying on safe, sound, and ethical practices to get the job done.

When that happens, we can help clients be more successful. Teammates are empowered. We can achieve better financial performance. All leading us to even more opportunity to inspire and build better lives and communities.



# Values

We achieve our purpose and mission by living our values—Trustworthy, Caring, One Team, Success, and Happiness—every single day.

Values represent the overarching beliefs we practice consistently. They shine through in how we work, in daily interactions with clients, and in how teammates show up and carry themselves each day.

Our values drive our work, and our work reflects our values.

No one value stands alone. They're all interconnected. Individual teammate actions enable us to embody our values together. Our commitment to our values helps us live them in unison. Think of these as our shared agreement.

By living our values together, we can make Truist an even better place to work. And an even more instrumental force in inspiring and building better lives and communities.

## Trustworthy

We serve with integrity.

Being trustworthy starts with being honest and serving with integrity. Without honesty and integrity, there can be no trust. It is the foundation on which we build our relationships with our clients, stakeholders, and each other. And relationships are key to our success.

Being Trustworthy is not only a value, but a skill we practice every day. It takes effort to build, with intention and courage. Being trustworthy creates a sense of belonging. We can accomplish more. This sends a consistent message to our stakeholders—we do what we say we're going to do.

It's the bedrock of our values.

### Our Trustworthy value commitments

- > I'm honest, transparent, and do the right thing.
- > I'm accountable for identifying and managing risk.
- > I can count on you and you can count on me.

## Caring

Everyone and every moment matters.

Caring comes in many forms. It's being inclusive, attentive, and kind. It's speaking the truth, acknowledging and understanding others' needs, and acting accordingly. It's authentic.

We care deeply for each other, our clients, and our communities. We're genuine in our interactions, and mindful of making the most of every moment. We believe in the potential for small but meaningful gestures to have life-changing impact. Caring is at the heart of how we interact every day.

Caring has powerful outcomes. It can comfort, influence, motivate, inspire, and bring joy. Caring isn't entirely unique to Truist—but the way we live it out certainly is.

### Our Caring value commitments

- > I empathize with others.
- > I treat everyone with respect and kindness.
- > I nurture relationships.



# One Team

Together, we can accomplish anything.

We can achieve so much more when we work together; put others first; and encourage our teammates. When we collaborate, teammates tend to feel more supported and deeply valued—and great things happen. As One Team, we hope to make a positive, meaningful difference in the world.

At Truist, our One Team value means that while our individual roles might define our day-to-day, our collective purpose ensures we have more in common than not. We're working together, each in our own way, to inspire and build better lives and communities.

This is also how we bring the full breadth of Truist's financial services to our clients, together, as One Team. That's no small thing. When we all act for the same overarching reason, a sense of unity and cohesion naturally follow. We're all working toward the same goal.

### Our One Team value commitments

- > I assume positive intent.
- > I'm inclusive and collaborative.
- > I support my teammates in pursuit of our purpose.

# Success

When our clients win, we all win.

Our values are intertwined—we achieve success as we live them out. Success is driven by building relationships of trust, caring, and working together as a team. It's feeling good about how we've helped our clients and teammates. When we're focused on the success of the client, and not just ourselves, we can do amazing things.

Success builds goodwill. When we see teammates succeeding around us, we're inspired to raise our own level of performance. And when we help clients achieve financial success, they can trust us with more. We're at our best when we're actively trying to improve. Seeing success unfold and measuring success on a regular basis is the way to know we're on the right path.

Every success story—and there are many—illustrates how we bring our purpose to life. As teammates, reflecting on the success we help bring about makes our work meaningful.

### Our Success value commitments

- > I focus on the interests of our clients.
- > I see change as an opportunity to evolve and innovate.
- > I drive for results, celebrate wins, and embrace lessons learned.

# Happiness

Positive energy changes lives.

Ultimately, we seek a sense of authentic well-being in our lives. At Truist, our approach is rooted in the science of positive psychology. Happiness can be experienced by adopting positive mental practices. And it's characterized by consistent experiences of positive emotion, engagement in meaningful pursuits, and strong relationships with others.

By consciously pursuing happiness, we're striving to create a culture that's positive, productive, and thriving. A culture where even the smallest positive experiences have the power to create change for the better.

We know it's a bit unusual to find happiness as a stated value for any business. But the truth is, we spend a lot of time at work. And how we work, how we find meaning in our work, and how we interact with our teammates and clients can directly affect our happiness and well-being.

So it actually makes perfect sense that happiness is part of our culture—and ultimately part of how we inspire and build better lives and communities. Happiness and purposeful work exist in a symbiotic relationship—living our purpose can fulfill us, and the happiness we derive from meaningful work may provide new energy to do the next right thing.

### Our Happiness value commitments

- > I'm responsible for the energy I bring.
- > I care for my own and others' well-being.
- > I work with pride and purpose.



A shared commitment to living our purpose, mission, and values is integral to long-term success for Truist.

Together, they keep us on course. They help us navigate change and challenges. They inspire us to continually pursue better.

Engaging in purposeful work helps drive greater well-being for us as individuals, but also as a community working together to achieve great outcomes.

And while we continue to adapt our strategies and tactics in an ever-changing world, our purpose, mission, and values endure. They're constant, sustaining, and nonnegotiable. They define who we are and drive our performance.