

Immediate Availability Disclosure

- The option for immediate availability will be presented, if offered, per deposited check. A single check deposit that is less than \$5 is not eligible for immediate availability.
- If you chose immediate availability, Truist will not debit your account if the check you deposit is returned due to insufficient funds.
- The fee for immediate availability is 2% of each check amount equal to or over \$100. For each check under \$100, a \$1 fee will apply. The fee amount will be disclosed prior to acceptance.
- Transactions are processed each banking day (Monday through Friday except federal holidays) during nightly processing. If accepted, your available balance will be increased by the amount of the deposited check, minus the applicable fee, at the time the deposit is made. Currently available for **Mobile and ATM check deposits only**. See the Funds Availability Policy in the Bank Services Agreement/Commercial Bank Services Agreement for further details. Truist.com/BSA or Truist.com/CBSA.
- Standard availability (no fee) is generally available the next business day after the deposit is received. Transactions are processed each business day (Monday through Friday except federal holidays) during nightly processing and are posted to your account. Check deposits will be posted to your account and available for use after nightly processing unless a hold is placed.
- All checks whether using standard availability or immediate availability deposited by 9pm ET, are considered same banking day.
- Funds from checks deposited by 11:59pm ET, with the immediate availability service, will be included during nightly processing when determining whether an Overdraft Fee(s) should be assessed and/or whether a check should be paid or returned. For additional information refer to truist.com/personaldepositsfeeschedule or truist.com/business-fee-schedule.