

Truist Confidence Account Overview

The Truist Confidence Account is a non-interest bearing **checkless banking product** with limited functionality for retail clients that may not be eligible to open a standard checking product. The account also has a low cost of entry with very attainable qualifiers to bypass the monthly maintenance fee. This product **will not allow paper check writing**, charging of overdraft fees, insufficient fund fees, returned deposit item fees, product type changes, or overdraft coverage.



At Truist, we are dedicated to providing you with this clear, easy-to-understand summary of your account. Visit truist.com to learn more about tracking balances, managing your money and understanding account fees.

Account Opening, Closing and Usage	Minimum Opening Deposit	\$25
	Monthly Maintenance Fee	\$5
	How to Avoid the Monthly Maintenance Fee (MMF)	The Monthly Maintenance Fee can be waived for the Truist Confidence account for each statement cycle by: <ul style="list-style-type: none"> - Making \$500 or more in total deposits per statement cycle OR - Making 10 or more qualifying transactions per statement cycle¹ OR - Students under the age of 25² See the Personal Deposit Accounts Fee Schedule for further details.
	Monthly Paper Statement Fee	There is \$2 charge for a paper statement ³ .
	Pays Interest	Truist Confidence Account is a non-interest bearing account
	Account Statement	Statements are provided monthly and may be combined with other deposit accounts.
	Overdraft Services	Overdraft Related Fees
Negative Balance Buffer		Negative Balance Buffer does not apply for Truist Confidence Account.
Charged-Off Account Fee		This fee does not apply to the Truist Confidence Account.
Overdraft Coverage and Overdraft Protection		Clients with a Truist Confidence Account will not be eligible for Overdraft Protection. While this account prevents you from overdrawing in most cases, we will decline or return transactions when you do not have enough money in your account to cover the charge. However, there may be times when your account could have a negative balance if, for example, a transaction is approved for one amount, but then the actual charge is more than what you have in your account, i.e. adding a tip at a restaurant after the transaction for the meal was already approved. Even if you have a negative balance, Truist will not charge an overdraft fee.
Other Account-Related Fees	ATM Fees	<ul style="list-style-type: none"> - No fee for transactions⁵ at Truist ATMs - Non-Truist ATM fee - \$2.50 per withdrawal - Non-Truist ATM balance inquiry - \$1.00 per transaction⁵ - 3% International Point of Sale & ATM assessment fee per transaction⁵ - Replacement card rush fee - \$15 charge - \$5 per transaction⁵ at non-Truist ATMs outside the U.S.
	Stop Payment Fee	\$35 each.
	Returned Deposited Item/Cashed Item Fee ⁶	\$12 per domestic item. \$30 per international item plus Foreign Bank Fees.
Level Benefits	Level Benefits do not apply to the Truist Confidence Account.	

¹ Qualifying transactions are those that debit your account: Withdrawals, payments, and transfer transactions made at an ATM. Debit Card payments and purchase transactions including PIN Point of Sale (POS), signature-based purchases, Zelle® payments, and recurring payments. These transactions must be posted to your account during the statement cycle. Bank fees are not included.

² Monthly Maintenance Fee (MMF): Waiver for a student under the age of 25 requires that they are listed as the primary owner. The waiver is applied automatically at account opening and expires on the 25th birthdate of the student. On the date when the student turns the age of 25, the account is subject to all applicable fees, including the Monthly Maintenance Fee unless at least one criterion is satisfied.

³ Paperless Online Statement: Electronic/Online statement provided through Online Banking each statement cycle. Clients must select the option to no longer receive paper account statements through U.S. mail or a \$2 monthly fee applies. Online Banking is required to access paperless online e-statement

⁴ Overdraft related fees are considered overdraft fees, returned item fees, negative account balance fees, or overdraft protection transfer fees.

⁵ Per transaction is defined as Cash Withdrawals, Balance Inquiries or Transfers.

⁶ This fee will be charged when a Check or other items are returned to a depositor because it could not be processed by the paying bank.

**Deposit and
Withdrawal
Processing
Policies**

Funds Availability	<p>Funds are generally available the next business day after the deposit is received.</p> <p>Transactions are processed each business day (Monday through Friday except federal holidays) during nightly processing and the results are posted to your account.</p> <p>Check deposits will be posted to your account and available for use after nightly processing unless a hold is placed.</p> <p><i>See the Funds Availability Policy in the Bank Services Agreement for further details.</i></p>
Posting Order	<p>Truist will post items to your account based on your available balance. The available balance can be impacted by pending transactions. Examples of common pending transactions can be found in the Bank Services Agreement.</p> <p>Once the available balance is determined, prior-day credits and debits will post before current-day credits and debits. Once prior-day credits and debits are determined, if any, transactions will post in order according to the groupings below:</p> <p>Deposits and credits – All deposits and credits will be posted to the account first. This includes cash, checks deposits and incoming transfers (i.e., direct deposits and wires) received before the cutoff time at the location the deposit or transfer was made.</p> <p>Bank-initiated transactions – These transactions include corrections and Deposited Item Returned Checks.</p> <p>Client-initiated withdrawals and debits – Withdrawals/payments that have been previously authorized and cannot be returned unpaid. This category includes: debit card purchases, ATM withdrawals, account transfers and teller-cashed checks. If more than one of these transactions is received for payment from your account, the items are generally sorted and paid based on the date and time of the transaction. For a debit card transaction, if a merchant does not seek authorization from the bank at the time of the transaction, the date the transaction is received for payment from your account will be used.</p> <p>Client-initiated withdrawals and debits such as ACH (automated payments) – Transactions such as bills that are paid by authorizing a third party to withdraw funds directly from your account. If there is more than one of these types of transactions, they will be sorted by the date and time that they are received. Multiple transactions that have the same time will be sorted and paid from lowest to highest serial number.</p> <p>Client-initiated checks – Checks will be posted and sorted in sequential order.</p> <p>Bank fees – Fees, such as the Monthly Maintenance Fee, will post to your account last. Please note that some fees will be posted to your account at the time they are incurred and others, like maintenance fees, will post last.</p>
Disclosures, including:	<ul style="list-style-type: none"> - Personal Deposit Accounts Fee Schedule (http://www.truist.com/personaldepositsfeeschedule) - Bank Services Agreement (https://www.truist.com/content/dam/truist-bank/us/en/documents/disclosures/banking/bank-services-agreement-privacy-notice.pdf) - Privacy Policy (https://www.truist.com/privacy)

If you would like to open an account, visit truist.com/checking, call 844.4TRUIST (844.487.8478) or visit a local branch. If you have additional questions, please call 844.4TRUIST (844.487.8478), visit your local branch or visit truist.com. We are happy to help.

This overview is not intended to be all-inclusive, but is to be used as a quick reference tool for comparison purposes only. For additional information, please refer to the Disclosures at the above links.