

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/thefacts 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- Primary client is a student² OR- Primary client is under the age of 25³ or age 62 and older See the Personal Deposit Accounts Fee Schedule for further details. |
| Monthly Paper Statement Fee | No charge for Paper Statement or Paperless Online Statement ⁴ . |
| 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. |
| Charged-Off Account Fee | This fee does not apply to the Truist Confidence Account. |

Overdraft Services

| | |
|-------------------------------|--|
| Overdraft Related Fees | Truist does not charge Overdraft related fees ⁵ on this product. |
| \$100 Negative Balance Buffer | \$100 Negative Balance Buffer does not apply for Truist Confidence Account. |
| Overdraft Protection | Can only receive Overdraft Protection from a Truist Confidence Savings Account. Overdraft Protection is an optional service that can help clients avoid declined transactions. The client can link a Truist Confidence Account (the “protected” account) to a Truist Confidence Savings deposit account (the “protector” account) and available funds are automatically transferred from the linked protector account when necessary to cover any shortfalls in the protected account. There is no fee for the Overdraft Protection transfer. The amount transferred is the exact amount of the overdraft. If the linked protector account is a savings account, transfers will count towards the maximum number of six (6) withdrawals and transfers allowed per monthly statement cycle before a Withdrawal Limit Fee is incurred. If your account does not have Overdraft Protection or Overdraft Protection is insufficient, transactions that exceed the account balance will typically be declined or returned. |

Other Account Related Fees

| | |
|---|---|
| ATM Fees | No fee for transactions⁶ at Truist ATMs <ul style="list-style-type: none">- \$2.50 per transaction⁶ at non-Truist ATMs in the U.S.- \$1 per transaction⁶ inquiry at non-Truist ATMs in the U.S.- \$5 per transaction⁶ at non-Truist ATMs outside the U.S.- 3% International Point of Sale & ATM assessment fee per transaction⁶- Non-Truist ATMs may charge additional fees- Replacement card rush fee - \$15 charge |
| Stop Payment Fee | \$35 each. |
| Returned Deposited Item / Cashed Item Fee | No Charge |

Level Benefits

Level Benefits do not apply to the Truist Confidence Account.

¹ Qualifying transactions are these specific debits to your account: ATM withdrawals, ATM payments, ATM transfers, Debit Card payments (one time and recurring), Debit Card purchase transactions including PIN Point of Sale (POS), Debit Card signature-based purchases, and Zelle® payments. These transactions must be posted to your account during the statement cycle. Bank fees are not included.

² Monthly Maintenance Fee (MMF): The waiver for a student requires they are listed as the primary account owner and they provide their anticipated graduation date. The waiver expires on the provided graduation date. On this date, the account is subject to the Monthly Maintenance Fee unless at least one waiver criterion is satisfied.

³ Monthly Maintenance Fee (MMF): The waiver expires on the 25th birthday of the primary account owner.

⁴ Paperless Online Statement: Electronic/Online Statement provided through Online Banking each statement cycle. Clients may select the option to no longer receive paper account statements through U.S. mail. Online Banking is required to access Paperless Online Statements.

⁵ Overdraft related fees are considered overdraft fees, returned item fees, negative account balance fees, or overdraft protection transfer fees.

⁶ Per transaction is defined as Cash Withdrawals, Balance Inquiries or Transfers.

Deposit and Withdrawal Processing Policies

| | |
|--|--|
| <p>Funds Availability (Standard and Immediate)</p> | <p>Standard availability is generally available the next business day after the deposit is received</p> <ul style="list-style-type: none"> - 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 - See the Funds Availability Policy in the Bank Services Agreement and the Personal Deposit Accounts Fee Schedule for further details. Truist.com/BSA and Truist.com/personaldepositsfeeschedule <p>Immediate availability service (IAS), if offered, will be presented per deposited item</p> <ul style="list-style-type: none"> - 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 item, minus the applicable fee, at the time the deposit is made. Funds from checks deposited by 11:59 pm ET, with IAS, will be included during nightly processing. Currently available for Mobile and ATM check deposits only - 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 is disclosed prior to acceptance. A single check deposit that is less than \$5 is not eligible for immediate availability - See the Funds Availability Policy in the Bank Services Agreement and the Personal Deposit Accounts Fee Schedule for further details. Truist.com/BSA and Truist.com/personaldepositsfeeschedule |
| <p>Posting Order</p> | <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 and check 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 Returned Deposited Item/Cashed Item.</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> |

Useful Links

For all Guides and Disclosures, please visit

[Truist Confidence Account](https://www.truist.com/checking/truist-confidence-banking/disclosures-and-fees) (<https://www.truist.com/checking/truist-confidence-banking/disclosures-and-fees>)

Including:

- [Personal Deposit Accounts Fee Schedule](#)
- [Bank Services Agreement](#)
- [Privacy Policy](#)

If you would like to open an account, visit <https://www.truist.com/checking/truist-confidence-banking>, 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](https://www.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 Guides and Disclosures in the “Useful Links” section above.