

Truist Marquee Checking¹ Overview



Truist Marquee Checking offers exclusive benefits that reward your relationship with Truist. The monthly maintenance fee is waived for clients with balances of \$250,000 or more in qualifying personal deposits and investments with Truist or meets Truist Wealth relationship requirements.

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	\$100				
Monthly Maintenance Fee	\$35 – waived for the first 3 statement cycles				
How to Avoid the Monthly Maintenance Fee (MMF)	The MMF can be waived for the Truist Marquee Checking account for each statement cycle by: - Maintaining a total combined ledger balance^{2,3} of \$250,000 or more in your Truist related accounts⁴ across personal deposits (excluding Truist HSA), Trust⁵, and all investments as reflected on the business day before your statement cycle end date OR - Meeting Truist Wealth relationship requirements⁶ See the Personal Deposit Accounts Fee Schedule for further details.				
Pays Interest	Yes. Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings. Interest rates are variable and can change at any time at the bank's discretion.				
Interest Tiers	The interest earned is based on the following ledger balance tiers: <table><tr><td>Tier 1 – \$0.01 to \$4,999.99</td><td>Tier 3 – \$25,000 to \$99,999.99</td></tr><tr><td>Tier 2 – \$5,000 to \$24,999.99</td><td>Tier 4 – \$100,000 and greater</td></tr></table>	Tier 1 – \$0.01 to \$4,999.99	Tier 3 – \$25,000 to \$99,999.99	Tier 2 – \$5,000 to \$24,999.99	Tier 4 – \$100,000 and greater
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Tier 2 – \$5,000 to \$24,999.99	Tier 4 – \$100,000 and greater				
Account Statement	Statements are provided monthly and may be combined with other deposit accounts.				
Charged-Off Account Fee	Account closed in a charged-off status, \$30 .				

Overdraft Fees

Overdraft Fee	There is no charge for this item.
Maximum Number of Overdraft Fees Per Day	Not applicable.
Overdraft Fee Threshold	Not applicable.

Overdraft Options

Overdraft Coverage	This is an optional service you can add to your account that allows Truist, at its discretion, to authorize and pay transactions on ATM and everyday debit card purchases when there are insufficient funds in your account. Opt out: Your account is automatically opted out of Overdraft Coverage at account opening. By opting out of Overdraft Coverage, Truist will automatically decline all future ATM and everyday debit card transactions that would overdraw your account. Since these transactions will be declined when you have insufficient funds, you will not be charged the Overdraft Fee for ATM or one-time debit card transactions. Opt in: By opting in to Overdraft Coverage, Truist may pay ATM and everyday debit card transactions at the bank's discretion when your account does not have sufficient funds to cover the transaction. Your choice to opt in or opt out of Overdraft Coverage does not apply to checks, ACH and recurring debit card transactions. Truist may pay these transactions at our discretion.
Overdraft Protection	Overdraft Protection is an optional service that can help clients avoid declined transactions. The client can link a Truist checking or money market account (the "protected" account) to another Truist deposit account, credit card ⁷ , or line of credit ^{7, 8} (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 or money market 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 transactions at Truist or non-Truist Domestic and International ATMs including surcharge rebates
Stop Payment Fee	There is no charge for this item
Returned Deposited Item / Cashed Item Fee	No Charge

¹ Truist Marquee Checking: If linked to an eligible Truist Investment Services, Inc. brokerage account, the Truist Asset Management Account pricing will apply. If the linked brokerage account relationship is removed, then the account will revert back to the standard Truist Marquee Checking pricing.

² Total Combined Balance: The sum of all balances within the Truist personal deposit accounts (checking, savings, money market, CD, or IRA), or brokerage accounts introduced through Truist Investment Services, Inc. Truist HSA is excluded from Total Combined Balances.

³ Daily Ledger Balance: The actual balance in your account on a specific day and does not reflect any holds or pending transactions.

⁴ Related Accounts: Related accounts automatically includes all applicable accounts associated with primary and secondary account owners.

⁵ Trust Balances: Balances that are held in the Truist Trust Department or Truist Advisory Services, Inc., an SEC registered investment adviser, provides discretionary asset management services to the client in a fiduciary capacity.

⁶ Truist Wealth Relationship Requirements: \$1,000,000 of personal qualified investment assets at Truist or qualification for Specialty Wealth Medical, Legal, Sports & Entertainment, or International criteria.

⁷ Credit card and/or line of credit are subject to credit approval. For accounts linked to a line of credit or credit card, funds advanced for Overdraft Protection are subject to fees and finance charges under your line of credit or credit card agreement. Please see your agreement for more information.

⁸ Truist Home Equity Lines cannot be linked for Overdraft Protection in Texas

Deposit and Withdrawal Processing Policies

Funds Availability (Standard and Immediate)	Standard availability 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 - 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 Immediate availability service (IAS), if offered, will be presented per deposited item - 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
Posting Order	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. 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: 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. Bank-initiated transactions – These transactions include corrections and Returned Deposited Item/Cashed Item. 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. 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. Client-initiated checks – Checks will be posted and sorted in sequential order. 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.

Useful Links

For all Guides and Disclosures, please visit
[Truist Marquee Checking](https://www.truist.com/checking/truist-marquee-banking/disclosures-and-fees) (https://www.truist.com/checking/truist-marquee-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/open> account, 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 Guides and Disclosures in the “Useful Links” section above.

Investment and Insurance Products:

- Are not FDIC or anyother Government Agency Insured
- Are not Bank Guaranteed
- May Lose Value

Truist Wealth is a marketing name used by Truist Financial Corporation (Truist). Banking products and services, including loans, deposit accounts, trust and investment management services provided by Truist Bank, Member FDIC. Securities, brokerage accounts, and/or annuities offered by Truist Investment Services, Inc., member FINRA, SIPC, and a licensed insurance agency. Investment advisory services offered by Truist Advisory Services, Inc. and affiliated SEC registered investment advisers. Other insurance products are offered by third party insurance agencies unaffiliated with Truist Financial Corporation or any of its subsidiaries.

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