

Truist One Checking Account Overview



The Truist One Checking is a multi-level checking account that rewards you with additional benefits based on your balance relationship level. The Truist One levels are: Level 1: \$0 - \$9,999.99 Level 2: \$10,000 - \$24,999.99 Level 3: \$25,000 - \$49,999.99 Level 4: \$50,000 - \$99,999.99 Level Premier: \$100,000 or more

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

Account Opening, Closing and Usage	Minimum Opening Deposit	\$50
	Monthly Maintenance Fee	\$12
	How to Avoid the Monthly Maintenance Fee (MMF)	The MMF can be waived for the Truist One Checking account for each statement cycle by: <ul style="list-style-type: none"> - Making \$500 or more in total qualifying Direct Deposits¹ per statement cycle OR - Maintaining a total combined ledger balance^{2,3} of \$500 or more in any Truist related accounts⁴ across personal deposits and all investments as reflected on the business day before your statement cycle end date OR - Having a personal Truist credit card, mortgage or consumer loan, excluding LightStream® OR - Having a linked Small Business Checking Account⁵ OR - Students under the age of 25⁶ See the Personal Deposit Accounts Fee Schedule for further details.
	Monthly Paper Statement Fee	There is \$3 charge for a paper statement ⁷ .
	Pays Interest	Truist One Checking is a non-interest bearing account.
	Account Statement	Statements are provided monthly and may be combined with other deposit accounts.
	Charged-Off Account Fee	Accounts closed in a charged-off status, \$30.
Overdraft Services	Overdraft Related Fees	Truist does not charge Overdraft related ⁸ fees on this product.
	Negative Balance Buffer	<p>The Negative Balance Buffer is only available with Truist One Checking and allows clients to overdraw their account up to \$100. There is no decision required as this feature is automatically available when a client qualifies.</p> <p>To INITIALLY QUALIFY for the Negative Balance Buffer, the requirements below must be met:</p> <ul style="list-style-type: none"> - Account must be opened for a minimum of 35 calendar days - Account must be funded with a positive balance - A single direct deposit of at least \$100 per month must be made for two (2) consecutive months <p>To REMAIN QUALIFIED for the Negative Balance Buffer, the requirement below must be met:</p> <ul style="list-style-type: none"> - A recurring direct deposit⁹ of at least \$100 per month <p>For accounts that qualify for the Negative Balance Buffer and also have Overdraft Protection, Truist will use the Negative Balance Buffer first. If the account has neither, transactions that exceed the account balance will be declined or returned.</p>
	Overdraft Protection	<p>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 card¹⁰, or line of credit^{10,11} (the “protector” account) and funds are automatically transferred from the linked protector account when necessary to cover any shortfalls in the protected account. The amount transferred is the exact amount of the overdraft, based on balance availability.</p> <p>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.</p> <p>If the account has both Overdraft Protection and Negative Balance Buffer, Truist will use the Negative Balance Buffer first. If the account has neither, transactions that exceed the account balance will be declined or returned.</p>

¹ Direct Deposit: A qualifying direct deposit is an electronic credit via ACH deposited to your account during the current statement cycle. Pre-authorized transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device, debit card/prepaid card number or the mail are not eligible to meet this requirement.

² Ledger Balance: The actual balance in your account on a specific day and does not reflect any holds or pending transactions.

³ Total Combined Balance: The sum of all balances within the Truist personal deposit accounts (checking, savings, money market or CDs), IRAs or brokerage accounts introduced through Truist Investment Services, Inc.

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

⁵ Linked Small Business Checking Account: Eligible Small Business account types to be linked include: Truist Dynamic Checking, Business Interest Checking, Simple Business Checking and Business Value 200.

⁶ Monthly Maintenance Fee: 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 or their stated graduation date, whichever comes later. On this date, the account is subject to all applicable fees, including the Monthly Maintenance Fee unless at least one criterion is satisfied.

⁷ 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 \$3 monthly fee applies. Online Banking is required to access paperless online e-statements.

⁸ Overdraft related fees are considered overdraft fees, returned item fees, negative account balance fees, or overdraft protection transfer fees.

⁹ After qualifying, if two months pass without a Direct Deposit of at least \$100, you will no longer have access to Negative Balance Buffer.

¹⁰ 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.

¹¹ Truist Home Equity Lines cannot be linked for Overdraft Protection in Texas.

This is a three-page document. Please review all pages of the document.

Other Related Fees	ATM Fee	No fee for transactions¹² at Truist ATMs. Non-Truist ATMs fees are based on the following “Level Benefits” listed below				
		<ul style="list-style-type: none"> - \$3 per transaction¹² at non-Truist ATMs in the U.S. - \$5 per transaction¹² at non-Truist ATMs outside the U.S. - 3% International Point of Sale & ATM assessment fee per transaction¹² - Non-Truist ATMs may charge additional fees - Replacement card rush fee: \$30 charge 				
	Stop Payment Fee	\$35 each.				
	Returned Deposited Item/ Cashed Item Fee ¹³	\$12 per domestic item. \$30 per international item plus Foreign Bank Fees.				
Level Benefits	<p>Most Truist One Checking accounts start in Level 1¹⁴ upon account opening and can begin increasing Levels following the first month. Thereafter, Truist One Checking levels are determined by the balance in your Truist One Portfolio (“Portfolio”). Your Portfolio includes all eligible Truist consumer deposit balances in your checking accounts, savings, Certificates of Deposit, IRAs and/or all investments through Truist Investments Services, Inc. where you are the primary or secondary account owner. For each of your accounts used in the Portfolio, we use the monthly average ledger balance. We then take the sum of all of these accounts to determine the Portfolio balance for the month. Each month, your Level is based on the highest Portfolio value of the three previous months.</p> <p>Leveling up can occur on a monthly basis, but leveling down can only occur on a three-month basis.</p>					
	Level Benefits	Level 1	Level 2	Level 3	Level 4	Level Premier
	Balance Requirements	\$0.00 – \$9,999.99	\$10,000 - \$24, 999.99	\$25,000 - \$49,999.99	\$50,000 - \$99,999.99	\$100,000+ or Premier/Wealth Client
	Additional Truist One Checking and or Truist One Savings Accounts with No Monthly Maintenance Fee	1 Savings	1 Checking 1 Savings	2 Checking 1 Savings	3 Checking 1 Savings	Unlimited Checking and Savings
	Zelle Limits	\$2,000 Daily \$10,000 Rolling 30 Days				\$5,000 Daily \$15,000 Rolling 30 Days
	Debit Card Daily Limits	\$500 ATM \$3,000 POS	\$500 ATM \$3,000 POS	\$2,500 ATM \$3,000 POS	\$2,500 ATM \$3,000 POS	\$2,500 ATM \$3,000 POS
	Non-Truist ATM Waivers and Surcharge Rebates, up to \$3 per charge (Per Monthly Cycle)	None	1	3	5	Unlimited
	Delta SkyMiles® Debit Card Annual Fee¹⁵	\$95	\$95	\$75 (\$20 Discount)	\$75 (\$20 Discount)	\$25 (\$70 Discount)
	Truist Credit Card Loyalty Bonus¹⁶ (At time of redemption)	10%	20%	30%	40%	50%
	Check Orders	Free 10 Pack	Free 10 Pack + 50% Re-orders	Free 10 Pack + Free Re-orders	Free 10 Pack + Free Re-orders	Free 10 Pack + Free Re-orders
Official Checks/Money Orders	One, no-fee Official Check and one, no-fee Money Order per statement cycle.					

¹² Per Transaction is defined as Cash Withdrawals, Balance Inquiries or Transfers.

¹³ 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.

¹⁴ Accounts that are opened with a company ID code through a company sponsored Financial Wellness program start at Level 2; Clients identified as Truist Premier and Wealth start at Level Premier.

¹⁵ Delta SkyMiles® Debit Card Annual Fee: See Personal Deposit Accounts Fee Schedule for more details concerning the Delta SkyMiles® Debit Card Annual Fee.

¹⁶ Truist credit card clients can earn elevated rewards in the form of either a Loyalty Cash Bonus or Loyalty Travel Bonus based on their credit card product type, the method by which they redeem, and their deposit relationship(s) at Truist. More information on this rewards bonus option can be found within the Rewards Program Terms and Conditions applicable to the client’s respective credit card; restrictions apply. More information on this rewards bonus option can be found within the [Credit Card Rewards Program](https://www.truist.com/credit-cards) (https://www.truist.com/credit-cards). Truist credit cards are subject to credit approval.

**Deposit and
Withdrawal
Processing
Policies**

<p>Funds Availability</p>	<p>Funds are 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 the results 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 <p>See the Funds Availability Policy in the Bank Services Agreement for further details.</p>
<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, 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>
<p>Disclosures, including:</p> <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) - Truist One Level Benefits (https://www.truist.com/checking/truist-one-banking) 	

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