

Truist Asset Management Account (AMA) Overview



Truist AMA combines the ease and convenience of a checking account with the investment opportunities of a full service brokerage account. Truist AMA offers the AMA Debit Card.

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	\$0.
How to Avoid the Monthly Maintenance Fee (MMF)	Not Applicable 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: Tier 1 – \$0.01 to \$4,999.99 Tier 2 – \$5,000 to \$24,999.99 Tier 3 – \$25,000 to \$49,999.99 Tier 4 – \$50,000 and greater
Monthly Paper Statement Fee	No charge for Paper Statement or Paperless Online Statement ¹ .
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	\$36 per item, per occurrence; one Overdraft Fee will be waived per month.
Maximum Number of Overdraft Fees Per Day	Three total Overdraft Fees per day.
Overdraft Fee Threshold	For transactions under \$5, Truist will waive Overdraft Fees.

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 and fees may apply.
Overdraft Protection ²	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 ³ , or line of credit ^{3, 4} (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 ⁵ at Truist or non-Truist Domestic and International ATMs, including surcharge rebates. 3% International Point of Sale & ATM assessment fee per transaction ⁵ .
Stop Payment Fee	\$35 each
Returned Deposited Item / Cashed Item Fee	No charge
Official Checks/Money Orders	No charge
Safe Deposit Box Discount	Truist Asset Management Account offers a free 3x5 Safe Deposit Box, subject to availability.

¹ Paperless Online Statement: Electronic/Online Statement provided through Online Banking each statement cycle. Truist Online and Mobile Banking is required to access Paperless Online Statements. Manage your Paperless Preferences with your Truist Online and Mobile Banking account.

² If your linked brokerage account has an eligible margin account then it will become the primary Overdraft Protection source for your linked checking account to cover any bank items not covered by available cash. Interest on any margin debt will accrue beginning the day credit is extended and is subject to the terms of the Supplemental Application for NFS Margin Account Privileges.

³ 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.

⁴ Truist Home Equity Lines cannot be linked for Overdraft Protection in Texas.

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

Other Account Related Fees continued

	Incoming Wire Transfer Services ⁷ (per Transfer)	Outgoing Wire Transfer Services (per Transfer)	Online Outgoing Wire Transfer Services ⁸ (per Transfer)
Wire Transfer Fee ⁶	Incoming Domestic Wire – No charge	Outgoing Domestic Wire - \$30.00	Outgoing Domestic Wire - \$20.00
	Incoming International – No charge	Outgoing International Wire - \$65.00	Outgoing Book Transfer - \$12.00
	Incoming Funds Transfer – No charge	Outgoing Book Transfer - \$5.00	

Deposit and Withdrawal Processing Policies

Funds Availability (Standard and Immediate)	<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
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. 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 Asset Management Account](https://www.truist.com/wealth/solutions/banking/asset-management-account-disclosures-and-fees) (https://www.truist.com/wealth/solutions/banking/asset-management-account-disclosures-and-fees) Including:

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

If you would like to open an account, 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.

⁶ If transactions are in a currency other than U.S. dollars, the exchange rate for the transaction currency used by Truist for processing such foreign transactions is either (a) a rate selected by Truist from the range of rates available in wholesale currency markets for the applicable transaction processing date, which may vary from the rate Truist itself receives or (b) the government mandated rate in effect for the applicable transaction processing date, increased by up to three percent (3%). If a credit is subsequently given for a transaction, it will be decreased by up to three percent (3%). If the credit has a different transaction processing date, then the exchange rate of the credit can be greater/less than that of the original transaction. The currency conversion rate on the day before the transaction processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted on the account. The converted amount shall be provided in U.S. dollars for deposit in your Truist account.

⁷ Incoming Domestic Wire, Incoming International Wire, & Incoming Funds Transfer: No fee for incoming domestic wires, incoming international wires, and incoming funds transfers for Truist Asset Management Account. However, intermediary financial institutions may deduct fees from incoming international wires, reducing the amount of proceeds credited to your account. Fees may vary.

⁸ This service is available for Truist Wealth and Truist Premier relationship.

Investment and Insurance Products: • Are not FDIC or any other 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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