

| | | |
|--|---|--|
| Other Account-Related Fees | ATM Fees | No fee for transactions at Truist or non-Truist ATMs including surcharge rebates. |
| | Returned Deposited Item/ Cashed Item Fee ⁹ | \$12 per domestic item. \$30 per international item plus Foreign Bank Fees. |
| | Stop Payment Fee | There is no charge for this item. |
| Deposit and Withdrawal Processing Policies | Funds Availability | <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><i>See the Funds Availability Policy in the Bank Services Agreement for account 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 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 | <p>For all Guides and Disclosures, please visit Truist Wealth Checking (https://www.truist.com/wealth/solutions/banking/checking-disclosures-and-fees) Including:</p> <ul style="list-style-type: none"> - 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.

⁹This 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.

- 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. Services provided by the following affiliates of Truist Financial Corporation (Truist): Banking products and services, including loans and deposit accounts, are provided by Truist Bank, Member FDIC. Trust and investment management services are provided by Truist Bank, and Truist Delaware Trust Company. Securities, brokerage accounts and /or insurance (including annuities) are offered by Truist Investment Services, Inc., and/or P.J. Robb Variable Corp., which are SEC registered broker-dealers, members FINRA SIPC, and a licensed insurance agency where applicable. Investment advisory services are offered by Truist Advisory Services, Inc., GFO Advisory Services, LLC, Sterling Capital Management, LLC, and Precept Advisory Group, LLC, each SEC registered investment advisers. Sterling Capital Funds are advised by Sterling Capital Management, LLC. Insurance products and services are offered through McGriff Insurance Services, Inc. Life insurance products are offered through Truist Life Insurance Services, a division of Crump Life Insurance Services, Inc., AR license #100103477. Both McGriff and Crump are wholly owned subsidiaries of Truist Insurance Holdings, Inc. Where applicable, any affiliation and all pertinent provider information will be disclosed in accompanying agreements and prospectuses.