



# Personal Services Product and Pricing Guide

**Effective October 10, 2021**

Please note: The pricing in this guide applies only to BB&T accounts transitioning to Truist. Please review the important dates inside the back cover of this guide.





# Welcome

At Truist, we stand for better. That means a better overall financial experience for you. So how do we achieve that?

- It all starts with listening to you.
- Because we listen, we're able to understand your needs.
- That all leads to solutions that can mean better outcomes for you.

One thing that really sets Truist apart is our unique combination of people and technology—seamlessly working together to deliver one smooth experience for you. We've empowered our teammates to connect you with the right people and the right technology—at exactly the right time.

## Ways to bank that fit your life

At our Innovation and Technology Center, we're working directly with clients like you to develop new ways to manage both your money and your relationship with us, including:

- Contactless banking that's quicker and safer
- Text-to-speech technology for easier interaction
- A dynamic digital shopping experience

All this and more provides you with more control and convenience when it comes to every aspect of your financial life. Tomorrow looks better than ever. And we can't wait to share it all with you.

**If you have questions, reach out to a Truist teammate at 800-724-4278.**

Wealth clients may contact your Truist Wealth advisor, or call the Wealth Solutions Center at 800-388-3085, Monday – Friday, 7 am – 7 pm, ET.

# Table of contents

<b>Account name change chart</b> .....	<b>4</b>	Truist Deals .....	18
<b>Checking accounts</b> .....	<b>7</b>	Truist credit card .....	18
Standard checking account features .....	7	Credit Card Rewards.....	18
Truist Wealth Checking.....	7	Truist Online and Mobile Banking .....	19
Truist Asset Management Account.....	8	Zelle®.....	19
Truist Dimension Checking .....	9	Alerts.....	19
Truist Focus Checking .....	10	Truist Contact Center .....	20
Truist Bright Checking .....	11	<b>Important information</b> .....	<b>20</b>
Truist Fundamental Checking .....	11	Arbitration, Jury Trial Waiver & Litigation	
Truist Student Checking .....	12	Class Action Waiver .....	20
<b>Money market accounts</b> .....	<b>12</b>	Direct Deposits and Automatic Drafts .....	20
Standard money market account features .....	12	Truist Overdraft Protection.....	20
Truist Wealth Money Market Account.....	12	Truist Overdraft Coverage.....	21
Truist Money Market Account .....	13	How we process your deposits	
<b>Savings accounts</b> .....	<b>13</b>	and withdrawals .....	21
Standard savings account features .....	13	Funds Availability Policy .....	22
Truist Savings .....	13	Deposit Statements .....	22
Truist Online Savings .....	14	Online Statements .....	22
Secured Credit Card Savings.....	14	Image Statements.....	23
Health Savings Account .....	14	Checks .....	23
<b>Certificates of Deposit (CDs)</b> .....	<b>15</b>	FDIC Insurance.....	23
<b>Individual Retirement Accounts (IRAs)</b> .....	<b>16</b>	<b>Other services</b> .....	<b>23</b>
<b>Loans and lines of credit</b> .....	<b>17</b>	Truist Safe Deposit Box.....	23
<b>Ways to make your life easier</b> .....	<b>17</b>	Wire Transfers.....	23
Truist Debit Card .....	17	Truist Ready Now Credit Line.....	23
Truist ATMs .....	17	<b>Fee Schedule</b> .....	<b>24</b>
Truist Money Account Prepaid Debit Card.....	18	<b>Truist Overdraft Decision Notice</b> .....	<b>33</b>
Truist ATM Card .....	18	<b>Important dates</b> .....	<b>34</b>

# Account name change chart

On October 10, 2021, your BB&T account will become a new Truist account. Although the account names are changing, most accounts will retain the same features, pricing, and benefits. If there are any differences between your BB&T account and your new Truist account, the enclosed letter highlights those differences. This guide covers accounts and services offered at Truist. Look through the guide for information on other Truist accounts that may better serve your needs. If you have any questions, please visit your nearest branch or contact your Truist branch teammate. One of our teammates will talk with you about different Truist options that you may prefer.

## Checking accounts

BB&T account:	New Truist account:
BB&T Vantage Checking	Truist Wealth Checking
BB&T Private Vantage Checking	Private Vantage Checking*
BB&T Asset Management Account	Truist Asset Management Account
Elite Gold	Elite Gold*
BB&T Elite@Work	Truist Focus Checking
BB&T Bright Banking	Truist Bright Checking
Senior Checking	Senior Checking*
BB&T Fundamentals Checking	Truist Fundamental Checking
BB&T @Work	@Work*
BB&T High Performance Checking	High Performance Checking*
BB&T Student Banking	Truist Student Checking
Back to Basics™	Back to Basics™*
BB&T Basic Checking	Basic Checking*
E-Checking	E-Checking*
Direct Checking	Direct Checking*
Med Advantage Personal Checking	Med Advantage Personal Checking*
Personal Interest Checking	Personal Interest Checking*
Advantage 50	Advantage 50*
Golden Advantage	Golden Advantage*
Med Advantage Personal Interest Checking	Med Advantage Personal Interest Checking*
Golden Advantage Investment Checking	Golden Advantage Investment Checking*

\* These accounts are no longer offered by Truist, but we will continue to service your account.

## Money market accounts

BB&T account:	New Truist account:
Vantage Investor's Deposit Account	Truist Wealth Money Market Account
High Performance Money Market	Truist Money Market Account
Investor's Deposit Account	Investor's Deposit Account*
Personal Money Rate Savings	Personal Money Rate Savings*

\* These accounts are no longer offered by Truist, but we will continue to service your account.

## Savings accounts

BB&T account:	New Truist account:
Regular Savings	Truist Savings
BB&T CollegeWealth 529 Savings	CollegeWealth 529 Savings*
ESavings	Truist Online Savings
Secured Credit Card Savings	Secured Credit Card Savings
Health Savings Account	Health Savings Account
Basic Savings	Basic Savings*
Christmas Savings	Christmas Savings*

\* These accounts are no longer offered by Truist, but we will continue to service your account. Please look through this guide for information on other Truist accounts that may better serve your needs.

## Certificates of Deposit and Individual Retirement Accounts

BB&T account:	New Truist account:
Personal Fixed Rate Certificate of Deposit	Personal Fixed Rate Certificate of Deposit
Can't Lose CD	Can't Lose CD*
Add-On CD	Add-On CD*
Stepped Rate CD	Stepped Rate CD
Treasury CD	Treasury CD*
Home Saver CD	Home Saver CD*
College Saver CD	College Saver CD*
Elite/Classic/Advantage CD	Elite/Classic/Advantage CD
BB&T Vantage CD	Truist Wealth CD

## Certificates of Deposit and Individual Retirement Accounts (cont'd)

BB&T account:	New Truist account:
Fixed Rate IRA	Fixed Rate IRA
Monthly Saver IRA	Monthly Saver IRA*
18-Month Variable Rate IRA	18-Month Variable Rate IRA*
Money Rate Savings IRA	Money Rate Savings IRA
Elite/Classic/Advantage IRA	Elite/Classic/Advantage IRA
BB&T Vantage IRA	Truist Wealth IRA

\* These accounts are no longer offered by Truist, but we will continue to service your account.

## Other accounts and services

BB&T account:	New Truist account:
Overdraft Review	Truist Overdraft Coverage
Safe Deposit Box	Truist Safe Deposit Box
Online Banking	Online Banking
Community Auto Loan	Auto Loan
Boat Loan	Boat Loan
Marine Loan	Marine Loan
RV Loan	RV Loan
Unsecured Loan	Personal Loan Wealth/Premier Personal Loan
Preferred Line of Credit	Personal Line of Credit
Constant Credit	Truist Ready Now Credit Line
Securities Secured Line	Secured Line of Credit
CD/Savings Loan	CD/Savings Secured Loan
Home Equity Line of Credit	Home Equity Line of Credit
Stock Secured Loan	Secured Loan Wealth/Premier Secured Loan
BB&T MoneyAccount	Truist Money Account Prepaid Debit Card
Wealth Management Line of Credit	Wealth/Premier Personal Line of Credit
Wealth Management Secured Line of Credit	Wealth/Premier Secured Line of Credit

# Checking accounts

Truist offers a variety of checking account choices. All Truist checking accounts provide standard benefits designed to make banking easier and more convenient for you.

### Standard checking account features

- Truist Debit Card with Truist Deals
- Unlimited check writing
- Account access through Truist Online and Mobile Banking with unlimited online Bill Pay
- Unlimited account inquiries through the Truist Contact Center, our automated telephone banking service, available 24 hours a day, 7 days a week. Our automated system now includes speech recognition and enhanced authentication methods.
- No fee to transfer between your Truist deposit accounts through the Truist Contact Center
- Truist offers several options for overdraft protection<sup>1</sup>

<sup>1</sup> Truist offers a variety of accounts and credit options that can be linked to your checking account to provide overdraft protection (see page 20). Some products may be subject to credit approval.

### Truist Wealth Checking

If you're a Wealth client, your advisor can open a Truist Wealth Checking account for you. Or if you're assigned to a Wealth advisor, a teammate at any Truist branch can help you. Truist Wealth Checking is a premium banking package that provides Wealth clients with an unmatched combination of exclusive products, benefits, discounts, and services. You'll receive all of the standard features for Truist checking accounts (see above), plus these additional features:

- No monthly maintenance fee on secondary checking accounts<sup>1</sup>
- No monthly maintenance fee on one personal Truist Savings account or one existing Money Rate Savings account<sup>1</sup>
- No monthly maintenance fee on a Health Savings account<sup>1</sup>
- No overdraft/returned item fees
- Exclusive Truist Wealth Debit Card
- Delta SkyMiles® Debit Card (optional). Annual fee may apply.<sup>2</sup>
- No-fee non-Truist ATM transactions, including international, plus unlimited surcharge rebates
- Increased daily ATM withdrawal limit of \$3,000 and daily purchase limit of \$25,000
- 3% fee for international currency conversion waived
- No-fee on any personal checks (single, duplicate, top-stub or end-stub style)
- No-fee safe deposit box, any size (subject to availability)
- No-fee automatic overdraft protection transfers
- No-fee incoming and outgoing international and domestic wire transfers
- No-fee incoming and outgoing external transfers with online banking
- No-fee money orders and official checks
- No-fee Quicken®<sup>3</sup> access
- No fee for duplicate statement

### Truist Wealth Checking pricing information:

- The annual maintenance fee is \$50<sup>4</sup> if qualifiers aren't met on service charge account anniversary date.

### You can avoid the annual maintenance fee with any of the following:

- Maintain a minimum daily ledger balance<sup>5</sup> of **\$25,000** in your Truist Wealth Checking or your Truist Wealth Money Market account **OR**

- Maintain **\$100,000** or more in Truist related accounts<sup>6</sup> across personal deposits, all investments, Trust,<sup>7</sup> and/or personal mortgage, consumer loans/lines, personal credit card or Truist Ready Now Credit Line accounts.<sup>8</sup>

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 Wealth Checking pricing.

<sup>1</sup> **Secondary account fee waiver:** The secondary checking account fee waiver excludes Truist Wealth Checking and Private Vantage Checking.

<sup>2</sup> **Delta SkyMiles® Debit Card Annual Fee:** See the Delta SkyMiles Debit Card Annual Fee section on Page 31 for more details.

<sup>3</sup> **Quicken:** Quicken is a registered trademark of Intuit, Inc. Truist online banking services, which may be accessed through Intuit's Quicken software, are owned by Truist, not Intuit. To use Quicken, Internet access is required.

<sup>4</sup> **Truist Wealth Checking Annual Fee:** The first fee will be charged three months after account opening and each year thereafter on the service charge anniversary date.

<sup>5</sup> **Daily Ledger Balance:** This is the actual balance in your account on a specific day, and does not reflect any holds or pending transactions.

<sup>6</sup> **Related Accounts:** Accounts are automatically related based on the primary and secondary owners of the account.

<sup>7</sup> **Trust Balances:** Balances that are held in the Truist Trust Department or Truist Advisory Services, Inc., an SEC registered investment advisor, provides discretionary asset management services to the client in a fiduciary capacity.

<sup>8</sup> **Truist Related Accounts:** The sum of current balances from a related mortgage, consumer loan/line/credit card – excluding LightStream®.

<b>Brokerage Commission and Fee Investment and Insurance Products</b>	<p>Refer to your Truist Investment Services, Inc. Commission and Fee Schedule for commissions and fees that may apply.</p> <p><b>Investment and Insurance Products: Are Not FDIC or Any Other Government Agency Insured • Are Not Bank Guaranteed • May Lose Value</b></p> <p>Services offered by the following affiliates of Truist Financial Corporation: Banking products and services, including loans and deposit accounts, are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, Member FDIC. Truist and investment management services are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, and SunTrust Delaware Trust Company. Securities, brokerage accounts, and/or insurance (including annuities) are offered by Truist Investment Services, Inc. (d/b/a SunTrust Investment Services, Inc.), and P.J. Robb Variable Corp., which are each SEC registered broker-dealers, members FINRA, SIPC, and a licensed insurance agency where applicable. Life insurance products are offered through Truist Life Insurance Services, a division of Crump Life Insurance Services, Inc., AR License #100103477, a wholly owned subsidiary of Truist Insurance Holdings, Inc. Investment advisory services are offered by Truist Advisory Services, Inc. (d/b/a SunTrust Advisory Services, Inc.), GFO Advisory Services, LLC, Sterling Capital Management, and Precept Advisory Group, LLC, each SEC registered investment advisors. Sterling Capital Funds are advised by Sterling Capital Management, LLC.</p>
---	---

### Truist Asset Management Account

An Asset Management Account (AMA) helps you meet your everyday transactional needs while putting remaining funds to work by “sweeping” them into your brokerage account. In addition to the standard checking account features (see page 7), the Truist Asset Management Account gives you these additional features:

- No monthly maintenance fee on a Truist Bright Checking account
- Increased daily ATM withdrawal limit of \$2,000 and daily purchase limit of \$10,000
- No-fee Truist design personal checks (single, duplicate, or top-stub style) or 50% discount on any other designs
- No-fee 3x5 safe deposit box or \$40 discount on a larger box (subject to availability)
- No-fee automatic overdraft protection transfers
- No-fee incoming domestic or international wire transfers
- One no-fee money order and official check per statement cycle
- No-fee Quicken®<sup>1</sup> access
- Exclusive Truist AMA design Debit Card with unlimited non-Truist ATM transactions and surcharge rebates
- Delta SkyMiles® Debit Card (optional) annual fee may apply<sup>2</sup>
- One no-fee overdraft/returned item per statement cycle

### Truist Asset Management Account pricing information:

- The monthly maintenance fee is \$30.
- Refer to your Truist Investment Services, Inc. Commission and Fee Schedule for commissions and fees that may apply.

### You can avoid the monthly maintenance fee with any of the following:

- Maintain a total combined balance<sup>3</sup> of **\$50,000** or more in Truist related accounts<sup>4</sup> across deposits and all investments **OR**
- Maintain **\$100,000** or more in Truist related accounts across personal deposits, all investments, credit cards, and/or consumer loans/lines balances (excludes mortgage and LightStream® loans).

<sup>1</sup> **Quicken:** Quicken is a registered trademark of Intuit, Inc. Truist online banking services, which may be accessed through Intuit's Quicken software, are owned by Truist, not Intuit. To use Quicken, Internet access is required.

<sup>2</sup> **Delta SkyMiles® Debit Card Annual Fee:** See the Delta SkyMiles Debit Card Annual Fee section on page 31 for more details.

<sup>3</sup> **Total Combined Balance:** This is the sum of all balances within the Truist personal deposit accounts (checking, savings, money market or CDs), IRAs or consumer brokerage accounts introduced through Truist Investment Services, Inc., and reflected on the last day of the statement cycle.

<sup>4</sup> **Related Accounts:** Accounts are automatically related based on the primary and secondary owners of the account.

<b>Brokerage Commission and Fee Investment and Insurance Products</b>	<p>Refer to your Truist Investment Services, Inc. Commission and Fee Schedule for commissions and fees that may apply.</p> <p><b>Investment and Insurance Products: Are Not FDIC or Any Other Government Agency Insured • Are Not Bank Guaranteed • May Lose Value</b></p> <p>Services offered by the following affiliates of Truist Financial Corporation: Banking products and services, including loans and deposit accounts, are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, Member FDIC. Truist and investment management services are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, and SunTrust Delaware Trust Company. Securities, brokerage accounts, and/or insurance (including annuities) are offered by Truist Investment Services, Inc. (d/b/a SunTrust Investment Services, Inc.), and P.J. Robb Variable Corp., which are each SEC registered broker-dealers, members FINRA, SIPC, and a licensed insurance agency where applicable. Life insurance products are offered through Truist Life Insurance Services, a division of Crump Life Insurance Services, Inc., AR License #100103477, a wholly owned subsidiary of Truist Insurance Holdings, Inc. Investment advisory services are offered by Truist Advisory Services, Inc. (d/b/a SunTrust Advisory Services, Inc.), GFO Advisory Services, LLC, Sterling Capital Management, and Precept Advisory Group, LLC, each SEC registered investment advisors. Sterling Capital Funds are advised by Sterling Capital Management, LLC.</p>
---	---

### Truist Dimension Checking

Truist Dimension Checking is a multi-tiered solution which offers the Delta SkyMiles® Debit Card and rewards you with additional benefits based on your balance relationship tier. You'll receive the standard features for Truist checking accounts (see page 7), plus these additional features:

- Up to four Truist Bright Checking accounts with no monthly maintenance fee
- No monthly maintenance fee for a Personal Truist Savings account
- Increased daily ATM withdrawal limit of \$1,500 and daily purchase limit of \$10,000
- \$25 safe deposit box rental discount (subject to availability)
- No-fee incoming domestic and international wire transfers
- No-fee money orders and official checks
- The \$3 fee for standard online external transfers to your accounts at other financial institutions will be waived up to three times per month.
- No fee for duplicate statement
- Accounts measured every month to determine balance relationship tier
  - Dimension Core Tier < \$25,000<sup>1</sup>
    - No fee for new account first order of Truist design personal checks (single, duplicate, or top-stub style)
    - One no-fee non-Truist ATM transaction plus surcharge rebate per statement cycle<sup>2</sup>
    - Delta SkyMiles® Debit Card (optional) with an annual fee of \$95<sup>3</sup>
  - Dimension Select Tier \$25,000 - \$99,999.99<sup>1</sup>
    - One no-fee automatic overdraft protection transfer per statement cycle
    - No-fee first order any design personal checks (single, duplicate, top-stub, or end-stub) and 50% discount off reorders.
    - Three no-fee non-Truist ATM transactions plus surcharge rebates per statement cycle<sup>2</sup>
    - Delta SkyMiles® Debit Card (optional) with an annual fee of \$75 (\$20 discount)<sup>3</sup>

- Dimension Premier Tier \$100,000 or more<sup>1</sup>
  - Unlimited no-fee automatic overdraft protection transfers
  - No fee for new and reordered personal checks of any style (single, duplicate, top-stub, or end-stub)
  - Unlimited no-fee non-Truist ATM transactions plus surcharge rebates per statement cycle<sup>2</sup>
  - Delta SkyMiles® Debit Card (optional) with an annual fee of \$25 (\$70 discount)<sup>3</sup>

New 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 (including Truist Dimension Checking or Signature Advantage Checking account holders). 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. Truist credit cards are subject to credit approval.

#### Truist Dimension Checking pricing information:

- The monthly maintenance fee is \$20.

#### You can avoid the monthly maintenance fee with any of the following:

- Have **\$3,000** or more in total qualifying direct deposits<sup>4</sup> per statement cycle **OR**
- Maintain a total combined monthly average ledger balance<sup>5,6</sup> of **\$10,000** or more in Truist related accounts<sup>7</sup> across personal deposits and all investments<sup>8</sup> per statement cycle **OR**
- Have a related<sup>9</sup> Truist personal credit card, mortgage, or consumer loan **OR**
- Have a linked Small Business Checking account<sup>10</sup>

<sup>1</sup> **Truist Dimension Checking:** We'll use the highest average monthly ledger balance of the three most previous months to determine your tier. Eligible Truist consumer deposit balances include all checking, savings, Certificates of Deposit, Individual Retirement Accounts, and/or all consumer investments through Truist Investment Services, Inc. titled to the owner's or the co-owner's name.

<sup>2</sup> A \$3 cap on surcharge rebates applies.

<sup>3</sup> **Delta SkyMiles® Debit Card Annual Fee:** The annual fee is charged 45 days after the open date of the card. For Truist Dimension Checking accounts, the initial annual fee will be based on the sum of highest monthly average ledger balance of your combined eligible Truist consumer deposit balances on that date. Eligible Truist consumer deposit balances include all checking, savings, Certificate of Deposit, Individual Retirement Account and/or all consumer investments through Truist Investment Services, Inc. titled in the owner or the co-owners name. Thereafter, for Truist Dimension and Signature Advantage Checking (no longer offered), we will use the highest average monthly ledger balance of the 3 most previous months to determine your annual fee. Annual fee tiers are defined as follows: a) highest 3-month average ledger balance of less than \$25,000 is charged an annual fee of \$95 b) highest 3-month average ledger balance of \$25,000 and less than \$100,000 is charged an annual fee of \$75 and c) highest 3-month average ledger balance of \$100,000 or more is charged an annual fee of \$25. Annual fee will be calculated at the end of the month prior to the annual fee being charged. For Truist Wealth and Truist Asset Management Checking account clients, the annual fee will be discounted to \$0. For Delta SkyMiles® cards opened before July 15, 2015 and not associated with a Truist Dimension Checking or Signature Advantage Checking Account, the annual fee is \$95. For clients whose relationship segment changes, the annual fee will be adjusted upon the next annual fee billing date.

<sup>4</sup> **Direct Deposits:** A qualifying direct deposit is an electronic credit via ACH deposited to your account during the current statement cycle. Preauthorized 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.

<sup>5</sup> **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. and reflected on the last day of the statement cycle.

<sup>6</sup> **Ledger Balance:** This is the actual balance in your account on a specific day, and does not reflect any holds or pending transactions.

<sup>7</sup> **Related Accounts:** Accounts are automatically related based on the primary and secondary owners of the account.

<sup>8</sup> **Investments:** For Truist Wealth Checking and Truist AMA, investments include assets held in a traditional brokerage account, fee-based assets under management, annuities, and IRAs.

<sup>9</sup> **Related Truist Personal Credit Card, Mortgage, or Consumer Loan:** The following accounts will qualify to waive the monthly maintenance fee: a Truist personal credit card, personal mortgage of \$150,000+ aggregate (original loan amount) or a consumer loan (including LightStream®).

<sup>10</sup> **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 Checking (no longer offered).

#### Truist Focus Checking

Truist Focus Checking is designed for employees and/or associates of companies that are engaged with Truist's Financial Wellness, and offers you a host of money-saving perks. Of course, you get the standard Truist checking features (see page 7), plus, you can also make the most of:

- Four no-fee non-Truist ATM transactions per statement cycle<sup>1</sup>
- No-fee for new account first order of Truist design personal checks (single, duplicate, or top-stub style) or 50% discount off any other style.

- Two no-fee automatic overdraft protection transfers per statement cycle
- Increased daily ATM withdrawal limit of \$1,500 and daily purchase limit of \$6,000
- No-fee 3x5 safe deposit box or a \$40 discount on a larger box (subject to availability)
- No monthly maintenance fee on one Bright Checking account, and no monthly maintenance fee on one personal Truist Savings account or one existing Money Rate Savings account
- Unlimited no-fee official checks and money orders
- No penalty CD withdrawals for medical emergency

#### Truist Focus Checking pricing information:

- The monthly maintenance fee is \$15.

#### You can avoid the monthly maintenance fee with any of the following:

- Have **\$750** or more in total qualifying direct deposits<sup>2</sup> per statement cycle **OR**
- Maintain an average ledger balance<sup>3</sup> of **\$1,000** or more per statement cycle **OR**
- Maintain a total combined balance<sup>4</sup> of **\$15,000** or more in Truist related accounts<sup>5</sup> across personal deposits and all investments per statement cycle **OR**
- Have a related Truist personal mortgage of \$150,000+ aggregate (original loan amount)

<sup>1</sup> Fees may be charged by ATM owner.

<sup>2</sup> **Direct Deposits:** A qualifying direct deposit is an electronic credit via ACH deposited to your account during the current statement cycle. Preauthorized 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.

<sup>3</sup> **Ledger Balance:** This is the actual balance in your account on a specific day, and does not reflect any holds or pending transactions.

<sup>4</sup> **Total Combined Balance:** This is 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. and reflected on the last day of the statement cycle.

<sup>5</sup> **Related Accounts:** Accounts are automatically related based on the primary and secondary owners of the account.

#### Truist Bright Checking

With Truist Bright Checking, you'll receive a variety of features and benefits—including our promise to share the knowledge you need to move you toward a brighter financial future. The account combines all the convenient standard features available with Truist checking accounts (see page 7).

#### Truist Bright Checking pricing information:

- The monthly maintenance fee is \$12.
- \$3 per month paper statement fee.<sup>1</sup> Avoid this fee by switching to free online statements. Does not apply to BB&T accounts converting to Truist Bright Checking on October 10, 2021.

#### You can avoid the monthly maintenance fee with any of the following:

- Have **\$500** or more in total qualifying direct deposits<sup>2</sup> per statement cycle **OR**
- Maintain an average ledger balance<sup>3</sup> of **\$1,500** per statement cycle

<sup>1</sup> **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 statements.

<sup>2</sup> **Direct Deposits:** A qualifying direct deposit is an electronic credit via ACH deposited to your account during the current statement cycle. Preauthorized 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.

<sup>3</sup> **Ledger Balance:** This is the actual balance in your account on a specific day, and does not reflect any holds or pending transactions.

#### Truist Fundamental Checking

Truist Fundamental Checking helps you simplify your financial life. The account combines all the convenient standard features available with Truist checking accounts (see page 7) with a low monthly fee.

#### Truist Fundamental Checking pricing information:

- The monthly maintenance fee is \$5, \$3 in New Jersey.

- \$3 per month paper statement fee.<sup>1</sup> Avoid this fee by switching to free online statements. Does not apply to BB&T accounts converting to Truist Fundamental Checking on October 10, 2021.

<sup>1</sup>[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 statements.

### Truist Student Checking

Truist Student Checking offers convenient checking account access for clients 23 and younger. Once you turn 24, or reach the graduation date provided to the bank, whichever is later, your Student Checking account will convert to a Truist Bright Checking account or Truist Fundamental Checking account, based on your previous account activity. In addition to the standard Truist checking features (see page 7), Student Checking offers you the following ways to stretch your budget:

- No monthly maintenance fee
- No minimum balance requirement
- No monthly maintenance fee on a personal Truist Savings account
- Two no-fee non-Truist ATM transactions per statement cycle
- One no-fee incoming international or domestic wire transfer per month
- \$3 per month paper statement fee.<sup>1</sup> Avoid this fee by switching to free online statements.

<sup>1</sup>[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 statements.

## Money market accounts

If you're looking for a higher annual percentage yield on your deposits while still having easy access to funds, you may want to consider a money market account. We offer several different money market accounts to meet your needs.

### Standard money market account features

- Tiered interest rates, rewarding you with higher rates for higher balances
- Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings.
- Account access through Truist online and mobile banking
- Unlimited automated account inquiry calls to Truist Contact Center (see page 20)

### Truist Wealth Money Market Account

If you're a Wealth client, your Truist Wealth advisor can open a Truist Wealth Money Market account for you. Or if you're assigned to a Wealth advisor, a teammate at any Truist branch can help you. The Truist Wealth Money Market account pays competitive tiered interest rates. In addition to the standard money market features, your account gives you:

- No-fee package of 40 personal money market checks, 40 single deposit tickets and 30 withdrawal slips
- No-fee domestic and international incoming and outgoing wire transfers
- No fee for duplicate statement

### Truist Wealth Money Market Account pricing information:

- The monthly maintenance fee is \$25. You can avoid this fee by maintaining a minimum daily ledger balance<sup>1</sup> of **\$25,000**.
- A withdrawal limit fee of \$15 per withdrawal over six, with a maximum of six withdrawal limit fees per statement cycle.<sup>2</sup>

<sup>1</sup>[Ledger Balance](#): This is the actual balance in your account on a specific day, and does not reflect any holds or pending transactions.

<sup>2</sup>[Withdrawal Limit Fee](#): The withdrawal limit fee applies, regardless of the balance, to all withdrawals and transfers made from a Truist personal savings and/or money market account including those made at a branch, ATM, by mail or through any electronic means.

### Truist Money Market Account

The Truist Money Market (TMM) account is designed for clients with at least \$1,000 in savings who would like to earn a competitive interest rate while building balances. It provides the maximum FDIC insurance coverage allowed by law, and gives clients easy access to their funds anywhere, anytime. TMM has the following features:

- Higher rates for higher balances
- Up to six withdrawals per statement cycle without a fee
- Can be used for overdraft protection when linked to a Truist checking account
- Check writing capabilities

### Truist Money Market Account pricing information:

- The monthly maintenance fee is \$12. You can avoid this fee by maintaining a minimum daily ledger balance<sup>1</sup> of **\$1,000**.
- \$3 per month paper statement fee.<sup>2</sup> Avoid this fee by switching to free online statements. Does not apply to BB&T accounts converting to Truist Money Market Account on October 10, 2021.
- A withdrawal limit fee of \$15 per withdrawal over six, with a maximum of six withdrawal limit fees per statement cycle.<sup>3</sup>

<sup>1</sup>[Ledger Balance](#): This is the actual balance in your account on a specific day, and does not reflect any holds or pending transactions.

<sup>2</sup>[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 statements.

<sup>3</sup>[Withdrawal Limit Fee](#): The withdrawal limit fee applies, regardless of the balance, to all withdrawals and transfers made from a Truist personal savings and/or money market account including those made at a branch, ATM, by mail or through any electronic means.

## Savings accounts

No matter what your future goals may be, a Truist savings account encourages you to set aside funds for future needs. All Truist savings accounts provide standard benefits to help you make the most of your money.

### Standard savings account features

- Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings.
- A monthly statement when there are electronic funds transfers (such as direct deposits or ATM transactions) or if the savings statement is combined with a checking account statement; otherwise, a quarterly statement is provided
- Account access through Truist online and mobile banking
- Unlimited automated account inquiry calls to Truist Contact Center (see page 20)

### Truist Savings

This is a basic savings account that gives you a safe and easy way to set aside money on a regular basis to achieve short- or long-term goals. In addition to the standard savings account features listed above, Truist Savings offers these additional features:

- Can be used as selected overdraft protection account
- Up to six withdrawals per statement cycle without a fee

### Truist Savings pricing information:

- The monthly maintenance fee is \$5 (waived for a minor under age 18).<sup>1</sup>
- \$3 per month paper statement fee.<sup>2</sup> Avoid this fee by switching to free online statements. Does not apply to BB&T accounts converting to Truist Savings on October 10, 2021.
- A withdrawal limit fee of \$5 per withdrawal over six, with a maximum of six withdrawal limit fees per statement cycle.<sup>3</sup>

### You can avoid the monthly maintenance fee with any of the following:

- Maintain a minimum daily ledger balance<sup>4</sup> of **\$300 OR**
- Schedule a monthly recurring preauthorized internal transfer of **\$25** or more **OR**
- Clients with a Truist Dimension Checking, Truist Wealth Checking or Truist Focus Checking are eligible for one Truist Savings account with no minimum balance requirement and no monthly maintenance fee.

<sup>1</sup> **Monthly Maintenance Fee:** Waiver for an account holder under age 18 (minor) requires that the minor is listed as the primary owner. The waiver is applied automatically at account opening and expires on the 18th birthday of the minor. On the date when the minor turns the age of 18, they are subject to all applicable fees on this account if they are not meeting the minimum requirements of the account, and the account could be debited the \$5 monthly maintenance fee.

<sup>2</sup> **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 statements.

<sup>3</sup> **Withdrawal Limit Fee:** The withdrawal limit fee applies, regardless of the balance, to all withdrawals and transfers made from a Truist personal savings and/or money market account including those made at a branch, ATM, by mail or through any electronic means.

<sup>4</sup> **Ledger Balance:** This is the actual balance in your account on a specific day, and does not reflect any holds or pending transactions.

### Truist Online Savings

Our most popular savings account, available exclusively online. With this account you can enjoy:

- No minimum balance requirement, no monthly maintenance fee, and no minimum opening deposit
- \$3 per month paper statement fee.<sup>1</sup> Avoid this fee by switching to free online statements. Does not apply to BB&T accounts converting to Truist Online Savings on October 10, 2021.
- Can be used as selected overdraft protection account
- Up to six withdrawals per statement cycle without a fee
- A withdrawal limit fee of \$5 per withdrawal over six, with a maximum of six withdrawal limit fees per statement cycle.<sup>2</sup>

<sup>1</sup> **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 statements.

<sup>2</sup> **Withdrawal Limit Fee:** The withdrawal limit fee applies, regardless of the balance, to all withdrawals and transfers made from a Truist personal savings and/or money market account including those made at a branch, ATM, by mail or through any electronic means.

### Secured Credit Card Savings

The funds in a Secured Credit Card Savings account are used as security for a Truist Secured Credit Card. In addition to the standard savings account features, Secured Credit Card Savings offers these additional features:

- There is no monthly maintenance fee.
- Withdrawals are not allowed, as the funds must stay in the account as collateral for the Truist Secured Credit Card.
- If your savings account balance is less than your approved card limit, you have 30 days from the account opening to make unlimited deposits up to the approved card limit. The minimum deposit for the Secured Credit Card Savings account is \$400.

### Health Savings Account

A Health Savings Account (HSA) is an easy, tax-advantaged way to pay for qualified medical expenses. To qualify for a Health Savings Account, you must be covered by a high-deductible health plan (HDHP). Enjoy all of these benefits and tax advantages with your Health Savings Account:

- Unused funds roll over from one year to the next
- The HSA is not tied to an employer; the account stays with you even if you change jobs
- Cash deposits are FDIC insured to the maximum amount permitted by law
- Tiered interest rates
- Truist HSA Benefit Debit Card for eligible HSA transactions
- Check writing allowed
- Exclusive HSA design checks
- Monthly account statements

### Tax advantages<sup>1</sup>

- Earnings are tax free when used to pay for qualified medical expenses.
- Contributions, up to the annual contribution limit, are tax deductible.
- Withdrawals for qualified medical expenses are tax free.

<sup>1</sup>Consult a tax advisor regarding tax deductibility and eligibility requirements.

### Health Savings Account pricing information:

- No set-up or transaction fees
- The monthly maintenance fee is \$3; \$2 in IN, KY, OH.

For more information on Truist Health Savings Accounts, or to determine your eligibility and/or maximum contribution limit, please visit [Truist.com/HSA](https://Truist.com/HSA). Generally, the following criteria need to be met:

- You (and, if you are enrolled in family HDHP coverage, your family members) must not also be covered by any other health plan other than another HDHP (with certain exceptions).
- You must not be eligible to be claimed as a dependent on another person's tax return.
- You must not be enrolled in Medicare.

**Health Savings Account holders: Please read all disclosures in the enclosed Health Savings Account Custodial Agreement, Disclosure and Pricing Booklet.**

## Certificates of Deposit (CDs)

Truist Certificates of Deposit (CDs) may provide you with interest rates higher than other accounts. We offer special CDs designed to help you achieve specific goals. Please visit [Truist.com](https://Truist.com) or your local Truist branch for additional details about our CD options.

**Your current term, rate, accrual method, and early withdrawal penalty routines will remain the same until your CD matures. Please refer to the enclosed Bank Services Agreement for information on the conditions that will apply to your CD after renewal.**

### Standard Certificate of Deposit features

- Interest is compounded daily on personal accounts with principal collected balances <\$100,000. Simple interest is earned on personal accounts with principal collected balances =>\$100,000.
- Statement available monthly if combined with a checking statement, otherwise no statement is issued
- Provides the maximum FDIC insurance coverage allowed by law
- No monthly maintenance fees; however, early withdrawal penalties may apply
- Varying methods for interest payment, including monthly, quarterly, semi-annually, annually, or at maturity, by check, transfer to another Truist account, or added to the principal CD balance. Interest must be paid at least annually.

### Personal Fixed Rate Certificate of Deposit

- Minimum opening deposit for terms of 7-31 days: \$2,500
- Minimum opening deposit for terms of 32 days to 60 months: \$1,000
- Offers a guaranteed, fixed rate for the term of the CD (terms may vary)
- Flexible terms available, from seven days to 60 months
- During grace period, additional deposits and withdrawals are allowed, as well as changes to your term, rate, or product type.



## Truist Wealth CD

If you're a Wealth client, your Truist Wealth advisor can open a Wealth CD for you. Or if you're assigned to a Wealth advisor, a teammate at any Truist branch can help you.

- Minimum opening deposit for terms of 7-31 days: \$2,500
- Minimum opening deposit for terms of 32 days to 60 months: \$1,000
- Offers a guaranteed, fixed rate for the term of the CD (terms may vary)
- During grace period, additional deposits and withdrawals are allowed, as well as changes to your term, rate, or product type.

## Individual Retirement Accounts (IRAs)

An IRA can be an important component of your retirement strategy. (Please see your tax advisor concerning potential tax benefits and eligibility requirements.) Truist offers Traditional IRAs, SEPs and Roth IRAs designed to help you achieve your retirement goals. Please visit [Truist.com](https://www.truist.com) or your local Truist branch for information about IRAs available at Truist.

**IRA holders: Please read the enclosed Individual Retirement Account Custodial Agreement. Details of your IRA plan are reviewed in the Truist IRA Deposit Terms and Conditions section.**

IRAs will be governed by the following agreements:

- Traditional Individual Retirement Account Custodial Agreement
- Roth Individual Retirement Account Custodial Agreement
- Coverdell Education Savings Account Custodial Agreement

### Fixed Rate IRA

Truist offers a variety of terms from 32 days to 60 months with tiered interest rates based on term and balance. Additional deposits, up to the annual contribution limit, are allowed at any time.

- Interest compounds daily on collected balances for all IRAs.
- Offers a guaranteed, fixed rate for the term of the IRA (terms may vary)

### Money Rate Savings IRA

- This is a variable rate account with no maturity date and interest rates are subject to change any time at Truist's discretion.
- Unlimited withdrawals and transfers (tax penalties may apply; check with your tax advisor)
- Interest compounds daily and credited monthly on the last day of the month. Interest is paid on principal of deposit until it's withdrawn.
- Additional deposits are allowed at any time, and may include your annual contribution limit, and/or IRA transfers and rollovers.

## Truist Wealth IRA

If you're a Wealth client, your Truist Wealth advisor can open a Wealth IRA for you. Or if you're assigned to a Wealth advisor, a teammate at any Truist branch can help you.

- Interest compounds daily on collected balances for all IRAs.
- Offers a guaranteed, fixed rate for the term of the IRA (terms may vary)

### IRA fees

- Truist charges no annual maintenance fees on IRAs.
- A \$50 administration fee is charged for a direct transfer to another institution and applies to all depositors, even those over 59½ years of age.

- The following penalties and fees apply to all depositors except those who are over the age of 59½:
  - **IRA Premature Withdrawal Fee.** \$10 for each premature withdrawal if the funds are withdrawn prior to the maturity date of a time deposit. The fee for premature withdrawals is charged in addition to any forfeiture of interest.

## Loans and lines of credit

Truist offers you a full range of personal loans and lines of credit. Based on the outstanding balance of your Truist loan or line of credit, you could qualify for a Truist custom banking package, offering you checking and a host of other convenient benefits. Stop by your local Truist branch or visit us online at [Truist.com](https://www.truist.com) for more details.

- If you currently have a loan or line of credit, you will receive a Truist statement after October 10, 2021, followed by monthly statements detailing the activity on your account. Monthly statements are not generated for any statement cycle in which you have a zero balance and no activity.
- If you access your line of credit with checks, you may continue to use your BB&T checks because your account number won't change. When you need new checks, you can order them at any Truist branch.
- Lines of Credit, including the Truist Ready Now Credit Line, can't be used to make a payment on or transfer to any Truist Line or Loan.


## Ways to make your life easier

### Truist Debit Card

If you're an active card user, simply keep using your current BB&T Debit Card. When your current card expires, we'll send you a new one. If you need a replacement card for any reason, order online, stop by any Truist branch, or give us a call. Please see the phone numbers listed in the Truist Contact Center section on page 20.

See the Electronic Fund Transfer Agreement and Disclosures in the Truist Bank Services Agreement for other important account information.

Here are some of the great features that come with your Truist Debit Card:

- Truist Deals
- Add your Truist Debit Card to your mobile wallet to securely pay for purchases at many of your favorite retailers.
- Customize your card capabilities through Card Controls in online banking, including real-time card on/off, reducing spending limits, and customizing alerts.
- Zero Liability<sup>1</sup> and Proactive Monitoring
- Contactless Technology – Just tap to pay wherever you see the Contactless Symbol  at checkout.<sup>2</sup>

Please see the Fee Schedule on page 31 for ATM withdrawal and spending limits, fees, and waivers.

<sup>1</sup> Truist provides 100% reimbursement for most unauthorized transactions made with a lost or stolen Truist Debit Card. Please refer to your Electronic Fund Transfer Agreement and Disclosures in the Truist Bank Services Agreement for complete details.

<sup>2</sup> The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.

### Truist ATMs

Continue to use your current debit or ATM card. You'll have the convenience of using our network of over 3,000 BB&T and SunTrust ATMs.

- Continue to use BB&T ATMs as you do today.
- Use any SunTrust ATM to make cash withdrawals, balance inquiries, or account transfers.
- As you are able to today, you can withdraw cash at most non-BB&T or non-SunTrust ATMs. (Other service fees may apply.)
- Starting February 22, 2022: Use any BB&T or SunTrust ATM to make cash withdrawals, deposits, balance inquiries, transfers, and PIN changes.

- Printed ATM statements will no longer be available at Truist ATMs. You can always access your account information via online banking and with the Truist Mobile app.
- You'll no longer be able to make credit card payments via ATM transfers. As always, you can make credit card payments through Truist Online Banking, the Truist Mobile app, a Truist branch, by phone, or mail at the address shown on the front of your statement.

### Truist Money Account Prepaid Debit Card

You can continue to use your current BB&T card, and we'll send you a new one when the current card expires. Or you can request a replacement card at any time, for any reason. Continue to enjoy:

- No overdraft
- Card Controls and Alerts
- Truist Deals
- Add your card to your mobile wallet to securely pay for purchases at many of your favorite retailers.
- No-to-low fees, including a potential waive of the \$5 monthly maintenance fee based on the previous month's total month deposit amount

### Truist ATM Card

Please keep using your BB&T ATM card. We'll send you a new Truist card when your current card expires, or whenever you request a new card, for any reason. For information on spending and ATM withdrawal limits, as well as fees and waivers, please see the Fee Schedule on page 31.

### Truist Deals

Start earning cash back by making purchases with your eligible Truist cards at select retailers. It's as easy as "click, shop, earn." Choose each deal you want, then shop and pay with your eligible Truist cards to earn cash back.

- **Click** on offers you like at Truist.com or the Truist Mobile app.
- **Shop** using an eligible Truist card anytime prior to the offer expiration.
- **Earn** cash back that's automatically deposited to your designated Truist account the following month.

If you have a Truist personal credit, debit, or Money Account Prepaid Debit Card, you're already enrolled in Truist Deals. And there are no fees for participating.

### Truist credit card

You can continue to use your BB&T credit card until it expires, when we'll send you a new Truist credit card. The terms and conditions of your card will remain unchanged. Your new card will feature contactless technology—just hold the card near the payment terminal, which will pick up a signal embedded in your card. Payments are made instantly and safely.

- Payments that Truist receives prior to midnight ET through Truist Online Banking, the Truist Mobile app, a Truist branch or by phone or mail at the address shown on the front of your statement will be credited as of the date they are received.
- If you make a payment to your Account after 5 pm ET and prior to midnight ET on the Payment Due Date, you may see a late fee on your statement, but it will be refunded within two business days.
- Credit cards can't be used to make a payment on or transfer to any Truist line or loan.

### Credit Card Rewards

As a Credit Card Rewards client, you'll continue to earn rewards as you do today, which can be redeemed for cash back, gift cards, merchandise, and more. And if you have a SunTrust deposit account, you'll be able to redeem cash back into that deposit account after it converts to a Truist deposit account on February 20, 2022.

Existing BB&T credit card products with rewards are not eligible for the additional elevated rewards offered with the new Truist Dimension Checking. Visit Truist.com to review our new Truist credit card products and learn more about how you can earn a Loyalty Cash Bonus or Loyalty Travel Bonus. Credit approval required.

### Truist Online and Mobile Banking

In July of this year, we began migrating clients to the new Truist Online Banking and Truist Mobile app. When it's your turn to make the change, you'll be notified when you sign in to your BB&T online account. Simply follow the prompts to register and download the Truist Mobile app to get started.

Banking digitally keeps you safe and secure. Now you can cut the paper—not the trees—and enjoy all the banking benefits you need and want. View your accounts and transactions, transfer money, make payments, deposit checks, and so much more.

- Pay all your bills from one secure site with one password. Receive electronic versions of your bills online instead of in your mailbox.
- Transfer funds between your Truist accounts, or to and from your accounts at other financial institutions. Fees may apply for external transfers.
- Deposit checks using your mobile device
- Send, receive, and request money with Zelle®
- Get personalized financial insights and updates
- View your credit score and monitor your credit profile
- Create and track budgets, set savings goals, and track your spending habits
- Manage transaction controls for your Truist cards
- Capture purchase receipts and keep them for up to 24 months
- Activate merchants' offers for Truist Deals
- Manage and redeem Credit Card Rewards
- Receive account activity alerts via email, text message, or push notifications
- Order checks via online banking and via your mobile device

Your existing BB&T Online Banking Agreement and Initial Disclosures remains in effect until October 10, 2021. After this date, you must review and accept the Truist Online & Mobile Banking Agreement before you can sign in to digital banking.

### Zelle®

Zelle is the quick and easy way to send or receive money without checks, without handling cash. All you need is an email address or a mobile phone number and you can instantly send or receive funds from friends and family, regardless of where they bank.

- You can list up to three emails and two mobile numbers in your Zelle account.
- You can now send funds from your Truist savings account. Remember, a fee is charged for more than six savings or money market transactions per month.
- If you have Overdraft Protection on the account you're sending money from, future dated and recurring transactions will be covered if the payment amount exceeds the available balance and there are funds in your designated Overdraft Protection account to cover the overage.

Zelle Limit Information:

- Zelle Consumer send limits: \$2,000 per day, \$10,000 per rolling 30-day period

### Alerts

We encourage you to sign in to online banking at Truist.com to verify existing alert settings or sign up for account alerts. Provide up to three current email addresses and up to two mobile numbers, and you can receive security alerts, including notification of password change and bill payments as well as account balance, transaction, credit card alerts, and more. Most email alerts will be sent from alertnotifications@message.truist.com. Please add it to your list of trusted email addresses.

- Text messages will be sent from new Truist Short Codes for Servicing (TRUIST: 878478), Fraud (TRUACT: 878228), and Deals (TRU411: 878411).
- Alerts from Truist are available for checking, savings, mortgage, loan, debit and credit card accounts. You can receive email and text message notifications of your account balances and transactions, online profile

changes, statement availability, bill payment, debit card controls, Truist Deals new and expiring offers, credit card transactions and many others.

- Sign in to online banking, visit your profile and select Alerts to verify your Alert settings. You must opt in to receive Servicing and Deals text messages. Fraud text messages notifying you of suspicious account activity will be sent to any mobile phone number you provide.

### Truist Contact Center

Truist Contact Center provides automated access to account information and other banking services 24 hours a day, seven days a week. You can check balances, obtain deposit and loan account information, transfer funds between linked accounts, initiate a stop payment, activate your Truist debit or credit card, report a lost or stolen card, obtain tax information and more. Our automated system now includes speech recognition and enhanced authentication methods. In addition, you can receive personal assistance from our client service representatives during normal business hours.

You may access Truist Contact Center beginning Monday, October 11, 2021. Simply dial 844-4TRUIST (844-487-8478) and follow the voice prompts to guide you through our easy-to-use, speech-based system. Until then, continue to use the phone numbers you always have to reach us. If you need to speak with a Truist teammate before October 11, please call 800-226-5228. Wealth Clients may call the Wealth Solutions Center at 800-388-3085 at any time.

## Important information

### Arbitration, Jury Trial Waiver & Litigation Class Action Waiver

The Bank Services Agreement (“BSA”) referred to throughout this agreement governing Truist deposit accounts contains separate Arbitration, Jury Trial Waiver and Litigation Class Action Waiver provisions which govern how disputes and claims between you and Truist are resolved. Similar provisions are also included within the credit card agreement applicable to your account. Please carefully review these provisions included within your credit card account agreement and in the enclosed Bank Services Agreement.

### Direct Deposits and Automatic Drafts

Your deposit account number(s) and routing number won’t change. This means that if you currently receive direct deposits or automatic drafts (ACH transactions), Truist will continue to accept transactions that have valid information from your BB&T account(s).

Direct deposit allows you to have your paycheck, Social Security, pension or almost any other type of regular payment deposited automatically into your Truist checking or savings account. To enroll in direct deposit, visit online banking or your Truist branch.

### Truist Overdraft Protection

It can happen to all of us—you thought your checking or money market account balance was higher, and you used your debit card or ATM card for more than your account balance. It’s easy to avoid the hassles and some of the costs of an overdraft. Simply designate any of the following Truist accounts as your source of Overdraft Protection:

- Savings account
- Another checking account
- Money Market account
- Credit card<sup>1</sup>
- Personal Line of Credit<sup>1</sup>
- Truist Ready Now Credit Line<sup>1</sup>
- Home Equity Line of Credit<sup>2</sup>
- Wealth/Premier Secured Line of Credit
- Wealth/Premier Personal Line of Credit

- If you’re using a Truist credit card or other Truist loan or line of credit as your protector account, additional fees may be charged for using that account. Be sure to review your credit card or loan agreement before selecting a loan account as your protector account.
- Your current Overdraft Protection election will continue with your new Truist account.
- If you have both Overdraft Protection and Overdraft Coverage, Truist will use your Overdraft Protection first. If you have neither, everyday debit card and ATM transactions that exceed your account balance will be declined.
- Additional information is available at [Truist.com/thefacts](https://truist.com/thefacts).
- Truist may charge a \$12.50 transfer fee, per linked protected account, each day an automatic transfer is required. There’s no fee for transfers less than \$5. You can avoid a fee if you transfer or deposit funds (and no hold is placed on the deposit) to cover the overdraft transaction(s) by the daily cutoff time, on the same business day.

<sup>1</sup> Subject to credit approval.

<sup>2</sup> Home Equity Lines of Credit are not eligible for Overdraft Protection in Texas.

### Truist Overdraft Coverage

Please review the Truist Overdraft Decision Notice on page 33 for information about our Overdraft Coverage service.

Overdraft Coverage allows Truist, at its discretion, to authorize and pay transactions on ATM and everyday debit card purchases (also known as one-time debit card transactions) when you don’t have enough money in your account. You have the right to decide if you want to participate (opt in), or not to participate (opt out), in Overdraft Coverage. Your decision to opt in or opt out of Overdraft Coverage will be effective the next business day. Truist pays overdrafts at its discretion, which means that we do not guarantee that we will always authorize and pay any type of transaction. If we don’t authorize and pay an overdraft, your transaction will be declined or returned. Under Truist’s Overdraft Coverage service:

- Truist may charge you an overdraft fee of \$36 each time we pay an overdraft on your behalf.
- Truist may charge you a Negative Account Balance fee of \$36 if your account balance remains negative for seven consecutive calendar days.
- Truist limits the total number of combined overdraft and returned item fees to six per day.
- Truist will waive overdraft/returned item fees for transactions that are less than \$5.
- You can avoid a fee if you transfer or deposit funds (and no hold is placed on the deposit) to cover the overdraft transaction(s) by the daily cutoff time, on the same business day.
- Please use one of the channels listed on the Overdraft Decision Notice if you would like to change your Overdraft Coverage decision.
- If you have both Overdraft Protection and Overdraft Coverage, Truist will use your Overdraft Protection first. If you have neither, everyday debit card and ATM transactions that exceed your account balance will be declined.
- Additional information is available at [Truist.com/thefacts](https://truist.com/thefacts).

### How we process your deposits and withdrawals

The ways Truist posts transactions to your account are described in the enclosed Bank Services Agreement under the Withdrawals and Debits section. On the next page is a description of the usual order for the most common transactions that post to an account during nightly processing.

Transactions are processed at the end of each banking day (Monday through Friday except federal holidays) during what is known as nightly processing. Once your transactions are processed, the results are posted to your account.

Truist will post items to your account based on your available balance which can be impacted by pending transactions, such as debit card transactions that we have authorized but not yet paid. 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, transactions will be sorted into groups and prioritized by Group (items in Group 1 would post before items in Group 2 and items in Group 2 would post before items in Group 3, etc.). Within each group, items will be posted by time authorized (e.g., when you got gas with your debit card), performed (e.g., when you took money out at the ATM), received (e.g., when your gym debited your monthly

membership fee) or processed by the bank. When items are received at the same time, we will post those in "low to high," or ascending, dollar amount order. Items sent by merchants for authorization prior to being submitted for final payment will post according to the date and the time of the authorization request.

Group Priority Order	Description
1	<b>(+) Deposits and Credits</b> will be posted to your account first. This includes cash and check deposits and incoming transfers, received before the cutoff time at the location the deposit or transfer was made.
2	<b>(-) Bank-initiated transactions</b> such as corrections and Deposited Item Returned Checks
3	<b>(-) Client-initiated withdrawals and debits</b> such as debit card purchases, ATM withdrawals, account transfers, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you made the transactions.
4	<b>(-) Client-initiated withdrawals and debits such as ACH (automated payments)</b> for bills you pay 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.
5	<b>(-) Client-initiated Checks</b> will be posted and sorted in sequential order.
6	<b>(-) Bank Fees</b> such as monthly maintenance fees 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.

### Funds Availability Policy

(When your deposits will be made available)

Our general policy is to make funds from your deposit available to you on the first business day after the business day we received your deposit. As a courtesy, some funds from your deposit may be available sooner, as outlined below:

- For each deposit received in a branch, all cash deposits and the first \$100 of your check deposits will be immediately available.
- At Truist ATMs, all cash and the first \$100 of your total check deposits made before 9 pm will be immediately available. For check deposits made between 9 pm and 9:30 pm ET at the ATM, the \$100 credit will not be immediately available.
- Funds from an electronic direct deposit will be available on the day we receive settlement for the deposit.
- Funds from Mobile Check deposits are available the next business day if made by 9 pm ET.

To see the entire Funds Availability policy, please refer to the enclosed Bank Services Agreement.

### Deposit Statements

Your first Truist statement(s) will be mailed during your next scheduled statement cycle after October 10, 2021.

### Online Statements

If you receive BB&T statements electronically you can continue to sign in to online banking to access your statements. PLEASE NOTE: If you have already elected to receive electronic statements, this will continue with Truist. This also means that you'll receive electronic notices related to overdrafts or insufficient funds. If you currently receive your statements through U.S. mail, you will continue to receive them by mail unless you set online-only delivery for your statements from online banking at Truist.

To turn off mailed statements for your Truist account, sign into Truist online banking and change your statement delivery options. You can set email or text alerts to notify you when your statement and other account communications are available online.

### Image Statements

Truist offers the option to receive images of checks and other debit items in monthly statements; however, images of deposit tickets or other credits are not provided. Check images with statement displays front and back, five per page. Enhanced Check Images with statement displays front and back, three per page. Additional fees may apply for image statements. Please see the Fee Schedule on page 24. Check images and deposit tickets are available free of charge through online banking.

### Checks

Your bank routing number and personal account numbers are not changing, so you can continue to use your current BB&T checks and deposit slips as you normally would until you run out. Whenever you need to order new checks you can do so at Truist.com or at any Truist branch. Your new checks will have the Truist name and logo, using the same routing and account numbers.

### FDIC Insurance

Your deposits at Truist will continue to be insured by the FDIC up to the maximum amount allowed by law. Any deposits you held separately at BB&T and at SunTrust, prior to the merger date of December 6, 2019, were insured separately for a period of six months from the merger date. Any deposit made to any account you opened on December 6, 2019, or thereafter, in either a BB&T location or a SunTrust location, is a Truist deposit for FDIC insurance purposes.

Certificates of Deposit are insured separately for six months from the merger date or until maturity, whichever is later. In addition, if you have a Certificate of Deposit that is renewed for the same term and amount during this six-month transition period, the Certificate of Deposit will continue to be insured separately until the next renewal date.

After the six-month transition period, your deposits at BB&T and at SunTrust were added together for the purpose of determining the amount of your FDIC coverage. Your total deposits at Truist that are in the same ownership rights and capacity will be insured up to \$250,000. If you have more than \$250,000 in total deposits at the combined banks, you may call the FDIC directly at 877-275-3342 for more information on how your funds may be insured at Truist.

## Other services

### Truist Safe Deposit Box

If you currently have a BB&T safe deposit box, it will become a Truist safe deposit box. All terms and conditions set forth in your Safe Deposit Box Lease Agreement will continue to apply. Truist will provide an annual safe deposit box billing notice or pre-note which discloses the rental price. If your current safe deposit box rent is automatically deducted from your checking or savings account, that arrangement will continue.

Please note that your annual rental price with Truist may change at the time of renewal. Contact your local branch for additional information about safe deposit box price changes.

Please keep this information with your Truist documents.

### Wire Transfers

You can continue to receive incoming wires with either bank's routing and transit number. Outgoing wires can be initiated up until 6 pm ET. Please refer to the Fee Schedule for the pricing information on wire fees.

### Truist Ready Now Credit Line

BB&T's Constant Credit is now called Truist Ready Now Credit Line. Protect your accounts from overdrafts<sup>1</sup> (up to your available credit limit), with Truist Ready Now Credit Line:

- Lines of credit from \$300 to \$7,500
- Flexible payment options

For additional information concerning rates and fees, please call or visit your local Truist branch.

<sup>1</sup> Subject to credit approval.

# Personal Deposit Accounts Fee Schedule

Effective October 10, 2021

## Personal checking accounts

	Truist Bright Checking	Truist Dimension Checking	Truist Fundamental Checking
<b>Minimum opening deposit</b>	\$50	\$50	\$50
<b>Monthly maintenance fee</b>	\$12	\$20	\$5 (\$3 in NJ)
<b>Avoiding the monthly maintenance fee</b>	Make <b>\$500</b> or more in total qualifying direct deposits <sup>1</sup> per statement cycle <b>OR</b> maintain an average ledger balance <sup>2</sup> of <b>\$1,500</b> per statement cycle	Make <b>\$3,000</b> or more in total qualifying direct deposits <sup>1</sup> per statement cycle <b>OR</b> maintain a total combined monthly average ledger balance <sup>2,4</sup> of <b>\$10,000</b> or more in Truist-related accounts <sup>5</sup> across personal deposits and all investments per statement cycle <b>OR</b> have a related Truist personal credit card, personal mortgage or consumer loan <sup>6</sup> <b>OR</b> have a linked Small Business Checking account <sup>7</sup>	Not applicable
<b>Paper statement fee</b>	<b>\$3</b> No charge with paperless online statement <sup>3</sup>	Not applicable	<b>\$3</b> No charge with paperless online statement <sup>3</sup>
<b>Interest calculation</b>	Not applicable	Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings.	Not applicable
<b>Additional information</b>	Not applicable	Truist Dimension Checking is a multi-tiered based solution. <sup>8</sup> Dimension Checking also offers the Delta SkyMiles <sup>®</sup> Debit Card. <u>Annual Fee May Apply.</u> <sup>9</sup> <b>Relationship Pricing:</b> Avoid the monthly maintenance fee by adding up to four Truist Bright Checking account(s) and a personal Truist Savings account as related accounts <sup>5</sup> to a Truist Dimension Checking. The monthly maintenance fee waiver and any other associated benefits can take up to one business day to take effect.	Not applicable

<sup>1</sup> **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.

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

<sup>3</sup> **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 Statements.

<sup>4</sup> **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.

<sup>5</sup> **Related Accounts:** Accounts are automatically related based on the primary and secondary owners of the account.

<sup>6</sup> **Related Truist Personal Credit Card, Mortgage or Consumer Loan:** The following accounts will qualify to waive the monthly maintenance fee: a Truist personal credit card, personal mortgage of \$150,000+ aggregate (original loan amount) or a consumer loan (including LightStream<sup>®</sup>).

<sup>7</sup> **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.

<sup>8</sup> **Truist Dimension Checking Tiers:** The highest average monthly ledger balance of the three most previous months is used to determine the tier. For balances less than \$25,000 (Tier 1) - clients will receive first order of checks at no charge; for balances \$25,000 to \$99,000 (Tier 2) - clients will receive first order of checks at no charge and 50% reorder discount; for balances over \$100,000 (Tier 3) - clients will receive first order of checks at no charge and no-fee on reorders. All Truist Dimension Checking accounts will receive a \$25 Safe Deposit Box rental discount.

<sup>9</sup> **Delta SkyMiles<sup>®</sup> Debit Card Annual Fee:** See the Delta SkyMiles<sup>®</sup> Debit Card Annual Fee section on Page 31 for more details.

## Personal checking accounts (continued)

	Truist Focus Checking	Truist Student Checking
<b>Minimum opening deposit</b>	\$50	\$0
<b>Monthly maintenance fee</b>	\$15	None
<b>Avoiding the monthly maintenance fee</b>	Make <b>\$750</b> or more in total qualifying direct deposits <sup>1</sup> per statement cycle <b>OR</b> maintain an average ledger balance <sup>2</sup> of <b>\$1,000</b> or more per statement cycle <b>OR</b> maintain a total combined balance <sup>3</sup> of <b>\$15,000</b> or more in Truist related accounts <sup>4</sup> across personal deposits and all investments per statement cycle <b>OR</b> have a related Truist personal mortgage of \$150,000+ aggregate (original loan amount)	Client must be 23 years old or younger <sup>6</sup>
<b>Paper statement fee</b>	<b>Not applicable</b>	<b>\$3</b> No charge with paperless online statement <sup>7</sup>
<b>Additional information</b>	Truist Focus Checking <sup>5</sup> is designed for employees and/or associates of companies that are engaged with Truist's Financial Wellness with various ways to avoid a monthly maintenance fee. <b>Relationship Pricing:</b> Avoid the monthly maintenance fee for up to one Truist Bright Checking account and a Truist Personal Savings account by adding the account(s) as related accounts <sup>4</sup> to a Truist Focus Checking account. The monthly maintenance fee waiver and any other associated benefits can take up to one business day to take effect.	Any individual is qualified as a student if they are currently attending a high school, college/university or technical/trade school.

<sup>1</sup> **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.

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

<sup>3</sup> **Total Combined Balance:** The sum of all balances within Truist personal deposit accounts (checking, savings, money market or CDs), IRAs or brokerage accounts introduced through Truist Investment Services, Inc. and reflected on the last day of the statement cycle.

<sup>4</sup> **Related Accounts:** Accounts are automatically related based on the primary and secondary owners of the account.

<sup>5</sup> **Truist Focus Checking:** Clients will receive a 3x5 safe deposit box at no charge or a \$40 discount on a larger box (subject to availability). Clients will also receive the first order of exclusive design checks at no charge or a 50% discount on any other personal check design.

<sup>6</sup> **Student Checking:** Upon 24th birthday or upon reaching the graduation date provided to the bank, whichever occurs later, the account will be converted to Truist Bright Checking or Truist Fundamental Checking based on a review of account activity and balances for the three-month period prior to conversion.

<sup>7</sup> **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 statements.

## Truist Wealth accounts

	Truist Wealth Checking <sup>1</sup>	Truist Asset Management Account (AMA)	Truist Wealth Money Market Account
<b>Minimum opening deposit</b>	<b>\$100</b>	<b>\$25,000</b> - Includes cash, check, securities and/or Truist deposit account balances	<b>\$25,000</b>
<b>Monthly maintenance fee</b>	<b>\$50 (Annual Fee)</b> – will be charged 3 months after account opening and each year thereafter on the service charge anniversary date	<b>\$30</b>	<b>\$25</b>
<b>Avoiding the monthly maintenance fee</b>	Maintain a minimum daily ledger balance <sup>2</sup> of <b>\$25,000</b> in your Truist Wealth Checking or your Truist Wealth Money Market account <b>OR</b> <b>\$100,000</b> or more in the sum of all current balances from Truist related accounts <sup>3</sup> across personal deposits, all personal investments <sup>4</sup> , Trust <sup>5</sup> , personal mortgage, consumer loan/lines (excluding LightStream <sup>®</sup> loans), personal credit card or Truist Ready Now Credit Line accounts	Maintain a total combined balance <sup>7</sup> of <b>\$50,000</b> or more in Truist related accounts <sup>3</sup> across personal deposits and all investments <sup>4</sup> <b>OR</b> <b>\$100,000</b> or more in Truist-related accounts across personal deposits, all investments and/or consumer credit card or loan/line balances (excludes mortgage and LightStream <sup>®</sup> loans)	Maintain a minimum daily ledger balance <sup>2</sup> of <b>\$25,000</b> or more
<b>Interest calculation</b>	Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings.		
<b>Withdrawal limit fee</b>	Not applicable	Not applicable	<b>\$15</b> per withdrawal over six with a maximum of six withdrawal limit fees per statement cycle <sup>8</sup>
<b>Additional information</b>	Truist Wealth Checking is available to clients with \$1,000,000 or more in all investments with Truist and opened primarily by a Wealth advisor. Truist Wealth Checking offers the Wealth Debit Card or Delta SkyMiles <sup>®</sup> Debit Card ( <u><a href="#">Annual Fee May Apply</a></u> <sup>6</sup> ). Choose any personal check design at no charge.	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 or Delta SkyMiles <sup>®</sup> Debit Card ( <u><a href="#">Annual Fee May Apply</a></u> <sup>6</sup> ). Choose any personal check design at no charge.	Truist Wealth Money Market account is a savings option available to clients with \$1,000,000 or more in all investments with Truist and opened primarily by a Wealth advisor. Truist Wealth Money Market offers checks at no charge.

<b>Brokerage commission and fee investment and insurance products</b>	<p><u><a href="#">Refer to your Truist Investment Services, Inc. Commission and Fee Schedule for commissions and fees that may apply.</a></u></p> <p><b>Investment and Insurance Products: Are Not FDIC or Any Other Government Agency Insured • Are Not Bank Guaranteed • May Lose Value</b></p> <p>Services offered by the following affiliates of Truist Financial Corporation: Banking products and services, including loans and deposit accounts, are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, Member FDIC. Trust and investment management services are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, and SunTrust Delaware Trust Company. Securities, brokerage accounts and/or insurance (including annuities) are offered by Truist Investment Services, Inc. (d/b/a SunTrust Investment Services, Inc.), and P.J. Robb Variable Corp., which are each SEC registered broker-dealers, members FINRA, SIPC, and a licensed insurance agency where applicable. Life insurance products are offered through Truist Life Insurance Services, a division of Crump Life Insurance Services, Inc., AR license #100103477, a wholly owned subsidiary of Truist Insurance Holdings, Inc. Investment advisory services are offered by Truist Advisory Services, Inc. (d/b/a SunTrust Advisory Services, Inc.), GFO Advisory Services, LLC, Sterling Capital Management, and Precept Advisory Group, LLC, each SEC registered investment advisers. Sterling Capital Funds are advised by Sterling Capital Management, LLC.</p>
---	--

<sup>1</sup> **Truist Wealth 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 Wealth Checking pricing.

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

<sup>3</sup> **Related Accounts:** Accounts are automatically related based on the primary and secondary owners of the account.

<sup>4</sup> **Investments:** For Truist Wealth Checking and Truist AMA, investments include assets held in a traditional brokerage account, fee-based assets under management, annuities and IRAs.

<sup>5</sup> **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.

<sup>6</sup> **Delta SkyMiles<sup>®</sup> Debit Card Annual Fee:** See the Delta SkyMiles<sup>®</sup> Debit Card Annual Fee section on Page 31 for more details.

<sup>7</sup> **Total Combined Balance:** The sum of all balances within the Truist personal deposit accounts (checking, savings, money market or CDs), IRAs or consumer brokerage accounts introduced through Truist Investment Services, Inc. and reflected on the last day of the statement cycle.

<sup>8</sup> **Withdrawal Limit Fee:** The withdrawal limit fee applies, regardless of the balance, to all withdrawals and transfers made from a Truist personal savings and/or money market account including those made at a branch, ATM, by mail or through any electronic means.

## Personal savings accounts and personal money market

	Truist Online Savings	Truist Savings	Truist Money Market Account
<b>Minimum opening deposit</b>	<b>\$0<sup>1</sup></b>	<b>\$25</b>	<b>\$100</b>
<b>Monthly maintenance fee</b>	<b>None</b>	<b>\$5</b> (Waived for a minor under age 18) <sup>4</sup>	<b>\$12</b>
<b>Avoiding the monthly maintenance fee</b>	Not applicable	Maintain a minimum daily ledger balance <sup>5</sup> of <b>\$300 OR</b> schedule a monthly recurring preauthorized internal transfer of <b>\$25</b> or more <b>OR</b> have a related <sup>6</sup> Truist Wealth, Dimension, Focus or Student Checking account (for one Truist Savings account with no monthly maintenance fee)	Maintain a minimum daily ledger balance <sup>5</sup> of <b>\$1,000</b> or more
<b>Paper statement fee</b>	<b>\$3</b> No charge with paperless online statement <sup>2</sup>		
<b>Withdrawal limit fee</b>	<b>\$5</b> per withdrawal over six with a maximum of six withdrawal limit fees per statement cycle <sup>3</sup>		<b>\$15</b> per withdrawal over six with a maximum of six withdrawal limit fees per statement cycle <sup>3</sup>
<b>Interest calculation</b>	Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings.		
<b>Additional information</b>	Truist Online Savings is only available to digital or online clients.		Truist Money Market Account is not intended to be set up as a minor account.

<sup>1</sup> **Minimum Opening Deposit:** Must maintain a balance of \$0.01 to avoid account closure and to obtain the required interest rate and Annual Percentage Yield (APY) as described in the APY Disclosure.

<sup>2</sup> **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 statements.

<sup>3</sup> **Withdrawal Limit Fee:** The withdrawal limit fee applies, regardless of the balance, to all withdrawals and transfers made from a Truist personal savings and/or money market account including those made at a branch, ATM, by mail or through any electronic means.

<sup>4</sup> **Monthly Maintenance Fee:** Waiver for an account holder under age 18 (minor) requires that the Minor is listed as the primary owner. The waiver is applied automatically at account opening and expires on the 18th birthdate of the minor. On the date when the minor turns the age of 18, they are subject to all applicable fees on the account if they are not meeting the minimum requirements of the account and could be assessed the \$5 monthly maintenance fee.

<sup>5</sup> **Ledger Balance:** The actual balance in your account on a specific day, and does not reflect any holds or pending transactions.

<sup>6</sup> **Related Accounts:** Accounts are automatically related based on the primary and secondary owners of the account.

## Safe Deposit Box

Late fee	\$10
Lost key fee	\$25 per key
Drill fee	\$150 per box

## Miscellaneous services and fees

### Deposit services

Statement fees	
Paper statement fee	\$3 per statement cycle
Check images with statement <sup>1</sup> Enhanced check images with statement <sup>1</sup>	\$4 per statement cycle (five (5) front and back images per page) \$5 per statement cycle (three (3) larger images per page)

Overdraft fees	
<b>Overdraft (OD)/Returned Item Fee<sup>2</sup></b> Truist will limit total overdraft and returned item fees to six per day. Truist will waive overdraft/returned item fees on transactions that are less than \$5.	\$36 per item
<b>Negative Account Balance Fee<sup>3</sup></b>	\$36

Overdraft Protection	
<p><b>Overdraft Protection Transfer (maximum one fee charged per day per linked protected account)</b></p> <ul style="list-style-type: none"> <li>For all accounts linked to a checking, savings, money market account, credit card or line of credit, the amount transferred is the exact amount of the overdraft plus the Overdraft Protection Transfer fee (based on balance availability).</li> <li>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, in addition to the Overdraft Protection Transfer fee. Please see your agreement for more information.</li> <li>Two Overdraft Protection Transfers at no charge for Truist Focus Checking per statement cycle and the fee is then discounted to \$9 (instead of the \$12.50) per transfer during the same statement cycle.</li> <li>Dimension Select (Tier 2) receives one no-fee overdraft transfer per statement cycle. Dimension Premier (Tier 3), Truist Wealth Checking and Truist AMA receive unlimited no-fee overdraft transfers.</li> </ul>	\$12.50 transfer fee (charged to the protected account)

Other account-related fees		Returned deposited item / cashed item fee	
Stop payment fee <sup>4</sup>	\$35 each	Domestic item	\$12.50 per item
Screen print statement fee	\$5 per statement	International item	\$30 per item plus foreign bank fees

Closed account processing		Special mail handling	
Charged-off account fee	\$30	Hold mail (branch pickup)	\$5 per month
		Returned mail (undeliverable mail)	\$5 per occurrence
		International mail	\$5 per month

<sup>1</sup> Check Images and Enhanced Check Images with Statement: This fee will be waived for Truist Wealth Checking and Asset Management Accounts.

<sup>2</sup> Overdraft (OD)/Returned Item Fee: This fee applies to overdrafts created by checks, in-person withdrawals, ATM withdrawals, or other electronic means. Truist Wealth Checking and Truist Wealth Money Market accounts are not charged. One Overdraft/Returned Item will be waived per month for Truist Asset Management Accounts.

<sup>3</sup> Negative Account Balance Fee: This fee will be imposed one time when your posted (ledger) account balance remains overdrawn for seven consecutive calendar days. Truist starts counting on the day your posted (ledger) balance becomes negative. If the 7th calendar day falls on any non-bank processing day, the fee will be charged on the next posting day. For clients that decline Overdraft Coverage, this fee can still be charged, but excludes ATM and everyday debit card transactions. Truist Wealth Checking and Truist Wealth Money Market accounts are not charged.

<sup>4</sup> Stop Payment Fee: There is no stop payment fee for Truist Wealth Checking accounts.

## Miscellaneous services and fees (continued)

### Research services

Photocopy	
Account research services <sup>1</sup>	\$25 per hour
Duplicate statement fee <sup>2</sup>	\$5 per copy
Interim statement <sup>2</sup>	\$5 per copy
Check copy fee <sup>2</sup>	\$5 per copy

Bonds	
Returned bond / coupons	\$35 per envelope
Bond redemption	\$20
Coupon collection	\$10

Domestic collections	
Outgoing collections <sup>3</sup>	\$25
Check collection <sup>4</sup>	\$25
Returned item	\$22 per item plus \$25 courier fee

International collections	
Foreign check collection	\$75 per item plus foreign bank fees
Foreign check returned item	\$30 per item plus foreign bank fees
Tracers/Telex inquiries	\$20 per inquiry

Verification	
Account verification fees <sup>1</sup>	\$30 standard processing

<sup>1</sup> No charge for Account Research Services and Account Verification for Truist Wealth Checking accounts.

<sup>2</sup> Fee is charged for each statement or copy of individual items requested such as a check or deposit slip. No charge for Truist Dimension Checking, Truist Wealth or Truist Wealth Money Market accounts.

<sup>3</sup> Outgoing Collections: There is no charge on bonds, oil and gas leases or dealer drafts.

<sup>4</sup> Check collection items are charged the \$25 courier fee when the bank is required to mail via FedEx, or the item exceeds \$100,000.

### Truist money services

Loose coin deposit fees
In select regions and branches, Truist offers coin counting machines. The fee for this service is 5 – 10% of the total based on the region/branch.

Check cashing
Truist will assess an \$8 fee (\$0 for NJ) for cashing a Truist check for any non-Truist client or Truist client without a checking, savings or money market account. This fee will not be assessed if the face value of the check is \$50 or less. Truist Premier Banking and Truist Wealth clients are excluded from this fee. Truist will not cash non-Truist checks from non-clients unless the check is on check cashing agreement list.

## Miscellaneous services and fees (continued)

### Wire transfer services

Incoming/Outgoing	
Incoming domestic <sup>1</sup>	\$15 per transfer
Incoming international <sup>1,2</sup>	\$20 per transfer
Outgoing domestic <sup>3</sup>	\$30 per transfer
Outgoing international <sup>3</sup>	\$65 per transfer
Funds transfer	\$5 per transfer

Wire transfer notification	
Mail (hard copy confirmation)	\$7
Wire repair	\$10
Wire investigations	\$25

<sup>1</sup> Incoming Domestic and International Wires: No fee for incoming domestic and incoming international wires for Truist Wealth Checking, Truist Wealth Money Market Account, Truist Asset Management Account and Truist Dimension Checking accounts; one fee waiver for Truist Student Checking for incoming domestic or international wires per calendar month. However, intermediary financial institutions may deduct fees from incoming international wires, reducing the amount of proceeds credited to your account. Fees may vary. For more information about these fees, please contact us at 844-487-8478.

<sup>2</sup> Incoming International Wires: Intermediary financial institutions may deduct additional fees from incoming international wires, reducing the amount of proceeds credited to your account. Fees may vary. For more information about these fees, please contact us at 844-487-8478.

<sup>3</sup> Outgoing Domestic and International Wires: No fee for outgoing domestic and outgoing international wires for Truist Wealth Checking and Truist Wealth Money Market accounts.

Note: 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.

### Miscellaneous services

Official check <sup>4</sup>	\$10 per item
Money order <sup>4</sup>	\$5 per item
International bank draft	\$30 per item
Temporary checks (for select branches)	\$4 for four checks (a minimum of four checks is required)
Legal process (IRS levy, state levy or writ of garnishment)	\$125 per notice (or maximum amount allowed under the law, whichever is less)

<sup>4</sup> Official checks and Money Order: There is no charge for Truist Focus, Truist Dimension, Truist Wealth Checking Accounts and Health Savings Accounts. Truist Asset Management accounts are entitled to a one no-fee official check or money order per month.

## Electronic banking services

### Truist Debit Card and Automated Teller Machines (ATM) fees

Withdrawal, balance inquiry or transfer	No fee when using a Truist ATM
Replacement card – rush fee	\$30 (temporary cards cannot be rushed); there is no charge for the replacement card that is sent via regular mail

### Truist Debit Card and Automated Teller Machines (ATM) additional information

	ATM Card <sup>2</sup>	Debit <sup>3</sup>	Dimension/Focus Debit <sup>6</sup>	Wealth/AMA Debit <sup>8</sup>	Delta SkyMiles® Debit Card <sup>9</sup>
Non-Truist ATM fee <sup>1</sup>	\$3 per transaction	\$3 per transaction <sup>4,5</sup>	\$3 per transaction <sup>6,7</sup>	no fee	\$3 per transaction <sup>10</sup>
Non-Truist international ATM fee <sup>1</sup>	\$5 per transaction	\$5 per transaction	\$5 per transaction	no fee	\$5 per transaction <sup>10</sup>
International Point of Sale (POS), ATM and cash advance; international service assessment fee <sup>1</sup>	3% POS and 3% ATM	3% POS and 3% ATM	3% POS and 3% ATM	3% POS and 3% ATM for AMA; No Fee for Truist Wealth	3% POS and 3% ATM
Daily withdrawal limit	\$500	\$500	\$1,500	\$2,000 for Truist AMA \$3,000 Truist Wealth	\$2,500
Daily Point of Sale limit	\$3,000	\$3,000	\$6,000 for Truist Focus \$10,000 for Truist Dimension	\$10,000 Truist AMA \$25,000 for Truist Wealth	\$35,000

Note: 1.) Truist reserves the right (either directly or through processors) to provide new debit card numbers (issued due to replacement/lost/stolen/natural expiration) to merchants you have authorized to utilize your current debit card account for recurring transactions. 2.) Temporary Debit Cards are issued at the branch with the same limits and waivers as the permanent Debit Card.

<sup>1</sup> The non-Truist ATM transaction fee is charged per withdrawal, balance inquiry or transfer when using a non-Truist ATM.

<sup>2</sup> These limits apply to an ATM card added to any personal savings account. An ATM card may also be added, upon request, to a personal checking account and in lieu of a debit card.

<sup>3</sup> The Truist Debit card can be added to the following accounts: Truist Fundamental Checking, Truist Bright Checking and Truist Student Checking.

<sup>4</sup> All Student accounts receive 2 non-Truist ATM fee waivers per statement cycle.

<sup>5</sup> All personal DDA and SAV accounts in Texas receive 2 non-Truist ATM fee waivers per statement cycle and 2 ATM surcharge rebates not to exceed \$3.00 per rebate.

<sup>6</sup> The Truist Debit Card can be added to the Truist Focus and the Dimension Checking accounts.

<sup>7</sup> Waivers for non-Truist ATM Fees are: Truist Focus: 4 non-Truist ATM fees and Truist Dimension: For balances less than \$25,000 (Tier 1) – 1 non-Truist ATM fee waiver and 1 surcharge rebate; For balances \$25,000 to \$99,000 (Tier 2) – 3 non-Truist ATM fee waivers and 3 surcharge rebates; For balances over \$100,000 (Tier 3) – Unlimited non-Truist ATM fee waivers and surcharge rebates per statement cycle and all not to exceed \$3.00 per surcharge rebate.

<sup>8</sup> Wealth/AMA Debit Card can be added to the Truist Wealth or Truist AMA Checking accounts to receive unlimited no-fee non-Truist fee waivers and surcharge rebates. There is no \$3.00 cap on the surcharge rebates.

<sup>9</sup> Delta SkyMiles® Debit Card can be added to Truist Dimension, Truist Wealth Checking and Truist AMA accounts.

<sup>10</sup> Waivers for Delta SkyMiles® Debit Card per account type are: Truist Dimension - For balances less than \$25,000 (Tier 1) – 1 waiver, for balances \$25,000 to \$99,000 (Tier 2) – 3 waivers, for balances over \$100,000 (Tier 3) – Unlimited waivers per statement cycle and not to exceed \$3.00 per waiver. No fee for Truist Wealth Checking and Wealth Money Market accounts.

Note: If the card (including ATM and debit cards) is used for transactions in a currency other than U.S. dollars, the exchange rate between the transaction currency and the billing currency used by VISA® for processing such foreign transactions is either (a) a rate selected by VISA® from the range of rates available in wholesale currency markets for the applicable transaction processing date, which rate may vary from the rate VISA® 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. Wealth Checking accounts are exempt from the 3% fee. AMA Checking accounts are subject to the 3% fee. The converted amount shall be provided in U.S. dollars. Plus and Interlink are VISA® network brands and transactions processed on these networks are also subject to rates detailed above.

### Delta SkyMiles® Debit Card Annual Fee

The Delta SkyMiles® Debit Card annual fee is charged 45 days after the open date of the card. For Truist Dimension Checking accounts, the initial annual fee will be based on the sum of highest monthly average ledger balance of your combined eligible Truist consumer deposit balances on that date. Eligible Truist consumer deposit balances includes all checking, savings, Certificate of Deposit, Individual Retirement Account and/or all consumer investments through Truist Investment Services, Inc. titled in the owner or the co-owners name. Thereafter, for Truist Dimension and Signature Advantage Checking (no longer offered), we will use the highest average monthly ledger balance of the 3 most previous months to determine your annual fee. Annual fee tiers are defined as follows: a) highest 3 month average ledger balance of less than \$25,000 is charged an annual fee of \$95 b) highest 3 month average ledger balance of \$25,000 and less than \$100,000 is charged an annual fee of \$75 and c) highest 3 month average ledger balance of \$100,000 or more is charged an annual fee of \$25. Annual fee will be calculated at the end of the month prior to the annual fee being charged. For Truist Wealth and Truist Asset Management Checking account clients, the annual fee will be discounted to \$0. For Delta SkyMiles® cards opened before July 15, 2015 and not associated with a Truist Dimension Checking or Signature Advantage Checking Account, the annual fee is \$95. For clients whose relationship segment changes, the annual fee will be adjusted upon the next annual fee billing date. For more details, please see the Delta SkyMiles® Debit Card Terms and Conditions.



## Electronic banking services (continued)

### Online Banking and Quicken

Online Banking with Bill Pay	
Online banking	no charge
Bill Pay (standard)	no charge
Expedited Bill Pay – same day Bill Pay (available for select clients)	\$4.95
Expedited Bill Pay – overnight check (available for select clients)	\$14.95

Online external transfers <sup>1</sup>	
Transfer from your accounts at other financial institutions	no charge
Standard transfer to your accounts at other financial institutions <sup>2</sup>	\$3 per transfer
Next day transfer to your accounts at other financial institutions	\$6 per transfer

Online Zelle® (person to person) transfers <sup>3</sup>	
Send (money transfer to other people)	no charge
Request (money request sent to other people)	no charge
Stop payment fee for Zelle transfers <sup>4</sup>	no charge

Quicken	
Quicken® – personal accounts <sup>5</sup>	\$7.95 per month
Quicken® – combination (used for clients that combine business and personal accounts)	\$9.95 per month

<sup>1</sup> No fee for transfers to external accounts for Truist Wealth Checking clients.

<sup>2</sup> No fee for up to three standard transfers to external accounts per calendar month for Truist Dimension Checking. No fees for transfers to external accounts for Truist Wealth Checking.

<sup>3</sup> Must have a bank account in the U.S. to use Zelle. Transactions typically occur in minutes between enrolled users. If a recipient is not enrolled with Zelle, it could take one to three business days to receive the money once the enrollment is completed. To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with Zelle. The minimum payment required is \$1. Other limitations may apply.

<sup>4</sup> Money transfer transactions that are in process cannot be canceled or stopped. However, if a recipient is not yet enrolled with Zelle you may have the opportunity to stop the transaction.

<sup>5</sup> No fee Quicken® access for Wealth Checking and Truist AMA accounts. Quicken® is a product of Intuit, Inc.

### Customer service

Telephone banking	844-4TRUIST (844-487-8478)
-------------------	----------------------------

## Truist Overdraft Decision Notice

This Notice is only applicable for consumer deposit accounts

### What you need to know about overdrafts and overdraft fees

An overdraft occurs when you do not have enough money (available balance<sup>1</sup>) in your account to cover a transaction, but the bank pays it as a courtesy. Truist can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer Overdraft Protection plans, such as a link to a savings, money market, or another checking account, line of credit, or credit card, which may be less expensive than our standard overdraft practices.

The remainder of this notice explains our standard overdraft practices.

### What are the standard overdraft practices that come with my account?

Unless you request this specific Overdraft Coverage service, Truist will not be allowed to pay overdrafts and assess a fee for:

- **ATM Transactions**
- **Everyday debit card transactions<sup>2</sup> (also known as one-time debit card transactions)**

Your request allows Truist to consider paying the overdraft for which you will incur a fee. This is your choice. If you do not request this service, or if Truist chooses not to authorize the overdraft, your transaction will be declined.

The following types of transactions are not affected by your request. We may authorize and pay overdrafts on these transactions and fees may be incurred.

- **Checks and other transactions made using your checking account number**
- **Automatic bill payments**

Truist pays overdrafts at its discretion, which means that we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or returned.

### What fees will I be charged if Truist pays my overdraft?

Under Truist's Overdraft Coverage service:

- Truist will charge you an overdraft fee of \$36 each time we pay an overdraft on your behalf.
- Truist will charge you a negative account balance fee of \$36 if your account remains negative for seven consecutive calendar days.
- Truist limits the total number of combined overdraft and returned item<sup>3</sup> fees to 6 per day.
- **Truist will waive overdraft/returned item fees for transactions that are less than \$5.**

### How do I change my decision for Overdraft Coverage?

**To change your Overdraft Coverage decision at any time, you may submit a request in one of the following ways:**

- Visit our website at [Truist.com/overdraft](https://truist.com/overdraft)
- Log in to online banking at [Truist.com](https://truist.com)
- Call 844-4TRUIST
- Visit any Truist branch
- Access a Truist ATM (ATMs owned / operated by Truist)

Your decision will be effective the next business day. Your decision will be effective until you make another decision for this account. If you do not request Overdraft Coverage, we will automatically decline all of your ATM transactions and everyday debit card transactions that would overdraft your account.

<sup>1</sup> Your available balance is the money in your checking or savings account that is currently available to you to make purchases, withdrawals, etc. It reflects any processed and pending transactions, as well as any holds. For more information about how your available balance is calculated and when/how overdraft fees may be assessed, please visit [Truist.com/thefacts](https://truist.com/thefacts).

<sup>2</sup> We rely on transaction coding sent to us by the merchant or other third-party to determine whether your debit card transaction is one-time or recurring, which affects whether or not we would authorize these transactions at our discretion and whether fees may be assessed.

<sup>3</sup> Returned Item fee is a fee that is incurred when a check or ACH item is returned unpaid due to not having a sufficient available balance.

# Important dates

## **October 10, 2021**

- You'll have access to Truist Online and Mobile Banking and unlimited online Bill Pay.
- You'll have access to alerts.
- Your deposit account(s) will automatically transition to Truist deposit account(s).
- Your first Truist statement(s) will be mailed during your next scheduled statement cycle after October 10, 2021.

## **October 11, 2021**

- You'll have access to Truist Contact Center at 844-4TRUIST.

## **February 2022**

- You'll start seeing new Truist signage at BB&T and SunTrust branches. You can begin using former SunTrust branches once they display Truist signs.

# Thank you

We appreciate the opportunity  
to serve you as Truist