

Be the boss of your account— make it work for you.

Managing your account should be simple. That's why at Truist, we offer easy ways to check balances, monitor spending, and help protect yourself from spending more than you have.

Keep an eye on your account. How is up to you:



See your accounts and track how you spend and save using Truist online and mobile banking.¹



Set up alerts and get notified about important account activities - by email, text, or both.²



Call us at 844-4Truist (844-487-8478).



Visit a Truist ATM - We have over 2,800 at your service



Stop by your local branch.

When is your money available?³

Deposit type	Cut off time for deposit to post that day	When it's available to cover transactions during nightly processing (See pg. 2 for business day definition)	When it's available for withdrawal and debit card purchases
Cash deposit through the branch teammate (excludes coins until counted and verified)	Varies by branch closing time (check with your local branch)	Same business day	Immediately
Cash deposit through the ATM	9 pm ET (Mon – Fri)	Same business day	Immediately
Check deposit through the branch teammate	Varies (check with your local branch)	Same business day (unless a hold is placed) ⁴	Next day after it's been processed (unless a hold is placed) ⁴
ATM check deposit (Standard availability)	9 pm ET (Mon – Fri)	Same business day (unless a hold is placed) ⁴	Next day after it's been processed (unless a hold is placed) ⁴
ATM check deposit (Immediate availability. If offered and accepted ⁵). Fees will apply. ⁶	9 pm ET (Mon-Fri)	Same business day for checks deposited by 11:59 pm ET ⁶	Immediately
Cash deposit through night depository	7 am ET (Mon – Fri)	Same business day	Once it's processed by a teller
Check deposit through night depository—business use only	7 am ET (Mon – Fri)	Same business day (unless a hold is placed) ⁴	Next day after it's been processed (unless a hold is placed) ⁴
Direct deposit	Posts throughout the day	Same business day	Immediately
Mobile check deposit ⁷ (Standard availability)	9 pm ET (Mon – Fri)	Same business day (unless a hold is placed) ⁴	Next day after it's been processed (unless a hold is placed) ⁴
Mobile check deposit ⁷ (Immediate availability, if offered and accepted) Fees will apply. ⁶	9 pm ET (Mon – Fri)	Same business day for checks deposited by 11:59 pm ET ⁶	Immediately

Please see page 2 for additional information and associated footnotes and disclosures.

Helpful definitions

Available balance

Available balance refers to the money in your checking or savings account that is currently available to you to make purchases, withdrawals, etc. The available balance reflects any processed and pending transactions, and any holds. It does not include any checks you have written that have not posted, if applicable to your account.

Checks are processed during the nightly posting and will be reflected the next day. Checks cashed by a Truist teller will be reflected in the available balance. This balance is updated throughout the day with transactions you make.

Posted balance

Your posted balance (also called current or ledger balance) is the actual amount in your account after nightly posting and does not change throughout the day. It does not include holds or pending transactions.

Transactions are paid from your available balance according to our posting order, and your available balance may differ from your daily posted balance.

Pending transactions

Typically, pending transactions are electronic or debit card transactions you've made that have not yet posted to your account. Deducting these transactions from or adding any deposits or credits to your current/posted balance equals your available balance.

Be aware money being held for authorized electronic transactions is generally held as pending for three business days. If the authorized electronic transaction is not submitted by the merchant for payment after three business days (or the date indicated by the merchant), Truist will release the amount of money on hold. For example, a hotel may request authorization of \$150 when you check in, but not request payment until later.

Also, some electronic transactions are authorized for less than the actual amount—for example: gas purchases, restaurants before tip is added, hotel and rental car companies.

Business day

The business day of your deposit is indicated on your deposit receipt. For determining the business day of your deposit, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before the cut-off time on a business day that we are open, we will consider that day the day of your deposit.

However, if you make a deposit after the cut-off time, a Saturday or Sunday, a federal holiday, or on a day we are not open; we will consider the deposit made on the next business day we are open. Inclement weather, natural disasters, or computer or electronic failures may also affect the business day and business hours.

¹ Availability may be affected by your mobile carrier's coverage area. Your message and data rates may apply.

² Delivery may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

³ Please refer to the Availability of Funds section of the Bank Services Agreement and the Commercial Bank Services Agreement at www.truist.com/bsa and www.truist.com/cbsa for additional information.

⁴ Transactions are processed each business day (Monday through Friday except federal holidays) during nightly processing. Generally, check deposits received by the cut-off time on business days will be available the next business day. In some circumstances, Truist does place holds on deposits, which delays when those funds will be available.

⁵ Single check availability. Must deposit one check per transaction to be considered for an immediate availability offer.

⁶ Currently available for Mobile and ATM check deposits only. Transactions are processed each business day (Monday through Friday except federal holidays) during nightly processing. If accepted, your available balance will be increased by the amount of the deposited item, minus the applicable fee, at the time the deposit is made. Funds from checks deposited by 11:59 pm ET, with IAS, will be included during nightly processing. The fee for immediate availability is 2% of each check amount equal to or over \$100. For each check under \$100, a \$1 fee will apply. The fee amount is disclosed prior to acceptance. A single check deposit that is less than \$5 is not eligible for immediate availability. Mobile deposit is only available through the Truist mobile app. Deposit limits and other restrictions apply. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

⁷ Mobile deposit is only available through the Truist mobile app. Deposit limits and other restrictions apply. Availability may be affected by your mobile carrier's coverage area.

All accounts subject to bank approval. Deposit products are offered through Truist Bank. Member FDIC and  Equal Housing Lender.

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