

Account Analysis Pricing, Billing and Statements

General information

The Truist deposit and Treasury Solutions services (those generally billed on the account analysis statement) may have new service descriptions effective February 1, 2022. A majority of these deposit services will be billed through account analysis.

There are four critical things to note with the changes:

- **Service charge and product name:** You'll find a list of service descriptions under each Truist Transition site. We've included the service descriptions and a detailed definition to help you understand any changes.
- **Price:** The prices of some services may be adjusted to align SunTrust's pricing and BB&T's pricing and to best reflect the market. We have worked to limit fee increases, but depending on service mix and activity levels, total fees may change.
- **Account Analysis Statements:** If you currently receive a monthly Account Analysis statement from SunTrust, you'll continue to receive a statement from Truist. The first Truist Account Analysis statements will be produced and be made available beginning March of 2022. Statements are available on our digital platforms by the 7th of each month. Printed statements are mailed no later than the 10th calendar day of each month.
- **Most deposit services will now be billed in Account Analysis:** With this change, monthly deposit statements will no longer include details of transactions for the majority of deposit fees; instead, the majority of deposit fees will be totaled in a single line titled "Service Charges – Prior Period". Details of the transactions are available on the account analysis statement. The charges will be billed a month after they have occurred. Deposit fees such as Overdraft and Return Items will continue to be charged at the time of occurrence and will continue to be displayed on your deposit statement.

With the transition to the Truist system on February 20, 2022, some fees for services utilized February 1-18 will not be charged to your account due to limitations with transferring the data into the new system during that time period. Normal charging of fees will resume beginning March 1, 2022.

Key things to know

- If you don't receive an account analysis statement, you can request one at any time, please refer to the number provided at the end of this guide. We recommend reviewing your statements each month.
- Some services may be billed differently for Truist than they were for SunTrust. For comparison purposes, we are providing comprehensive definitions with additional detail.
- Changes to your account type and deposit services are detailed in the Pricing Guide sent to each account holder. The Pricing Guide is also available [here](#).

Key things to do

- Review your account analysis statement(s). Make sure that you understand the changes to your service descriptions and line item detail.
- Review [The Truist Account Analysis Guide](#) because some information may be in a different location or described with new terminology.

Frequently asked questions

Where can I access Account Analysis Pricing, Billing and Statements reference materials?

Refer to the Account Analysis Pricing, Billing and Statements section of the Treasury Transition site at truist.com.sttreasurytransition for more information. You can also access the Truist Account Analysis Guide [here](#).

Is a preview of my statement with the Truist service descriptions and pricing available?

A preview statement is not available. However, the changes to service descriptions and billing methodology is available for each product. A full list of Truist service descriptions is available [here](#).

Service description information

On February 20, 2022, your SunTrust account will become a new Truist account, and your treasury services will transition to Truist treasury services. For treasury services, service descriptions and certain pricing will be modified. Any pricing changes for deposit accounts or treasury services will be effective February 1, 2022.

We have worked to limit fee changes for our clients, but depending on your services and usage there may be changes to your entity's pricing. To view your personalized treasury services pricing detail, please review your account analysis statement when it becomes available for the February 2022 period.

An overview of the changes to Treasury Solutions service descriptions, definitions and standard pricing for the services, is located [here](#). Your actual pricing may be different based on your usage of services, account types, or other agreements we have with you relating to pricing. The service descriptions are shown by product and broken into three categories for ease of review as listed below:

- 1) **No change** - Service Description and Definition provided for reference.
- 2) **Service description name change only** - The description on your statement will change, but the billing methodology and price are unchanged.
- 3) **Change to name, billing methodology and or price** - Services with a change to billing methodology or price are provided along with additional information to help you understand how any changes may affect your account.

If you have questions about this information, contact Truist support at **877-882-1195**.
Representatives are available from 8 am to 6 pm ET, Monday through Friday on bank business days.