



Your banking experience at a glance

This overview is not intended to be all-inclusive but is a reference tool for comparison purposes only.

Enjoy these benefits with **Truist One® Checking** and **Truist MarqueeSM Checking** accounts:

- No overdraft, returned item, or negative account balance fees
- Ways to waive monthly maintenance fees¹
- Money management with Truist online and mobile banking²
- Access to over 2,800 Truist ATMs
- Mobile check deposit and online bill pay³

	Core	Premier		Wealth
	\$0 - \$99,999 in combined Truist deposit and investment balances	\$100,000 - \$249,999 in combined Truist deposit and investment balances	\$250,000 - \$1 million in combined Truist deposit and investment balances	\$1 million+ in Truist investment balances
Banking benefits				
Interest-bearing accounts ^{1,4} <small>(These are the accounts typically recommended for clients that fall into these asset tiers, not a complete list of products.)</small>	Truist One® Savings Truist One® Money Market Account	Truist One® Money Market Account	Truist One® Money Market Account Truist Marquee SM Checking	Truist Marquee SM Checking Wealth Money Market Account Truist Asset Management Account Truist Wealth Certificates of Deposit
Truist One® Checking benefits ⁵			Truist Marquee Checking benefits ⁶	
Credit card Loyalty Bonus <small>(Truist credit cards are subject to approval.)</small>	Earn a Loyalty Bonus with eligible Truist credit cards based on your Truist One® Checking account level and method of rewards redemption. ⁷	Earn a 50% Loyalty Bonus with eligible Truist credit cards with a Truist One® Checking account, Level Premier and method of rewards redemption. ⁷	Earn a 50% Loyalty Bonus with eligible Truist credit cards with a Truist Marquee Checking account and method of rewards redemption. ⁷	Earn a 75% Loyalty Bonus with a Truist Wealth Credit Card when you redeem your rewards into a Truist deposit account.
ATM and mobile banking access ²	Fee waiver benefits at non-Truist ATMs in the U.S. with limited surcharge rebates starting with a Truist One® Checking account, Level Two ⁸ Access to mobile deposit, ³ Zelle®, ⁹ ATMs, and debit card	Unlimited ATM fee waivers and surcharge rebates (up to \$3 per transaction) at non-Truist ATMs in the U.S. with a Truist One® Checking account, Level Premier ⁸ Increased limits for mobile deposit, ³ Zelle®, ⁹ ATMs, and debit card purchases	Unlimited ATM fee waivers and surcharge rebates at non-Truist ATMs globally with a Truist Marquee Checking account ⁸ Increased limits for mobile deposit, ³ Zelle®, ⁹ ATMs, and debit card purchases	Unlimited ATM fee waivers and surcharge rebates at non-Truist ATMs globally with a Truist Marquee Checking account ⁸ Increased limits for mobile deposit, ³ Zelle®, ⁹ ATMs, and debit card purchases
Lending benefits				
Loans and lines of credit	Standard rates	Relationship rate discount of 0.25% off of APR for auto & HELOC ¹⁰	Relationship rate discount of 0.25% off of APR for auto & HELOC ¹⁰	Relationship rate discounts of 0.50% - 0.75% off of APR for personal lending needs, based on balances ¹⁰
Mortgage	Standard rates	Relationship rate discount of 0.25% - 0.50% off of APR, based on balances ¹¹	Relationship rate discount of 0.25% - 0.50% off of APR, based on balances ¹¹	Relationship rate discount of 0.50%-0.75% off of APR based on balances on Wealth Concierge Service and Wealth products ¹¹
Dedicated support				
Truist client support	Truist Care Center	Premier Care Center	Premier Care Center	Wealth Solutions Center
Investments and financial planning	Access to Truist Trade, a self-directed trading platform ¹² , or meet with a member of the Truist Investment Services Client Advisory Center	Access to a Truist Investment Services Financial Advisor (other restrictions apply)	Personalized financial planning and investment guidance from a dedicated Premier Advisor and a Truist Investment Services Financial Advisor (other restrictions apply)	Personalized financial planning and investment guidance from a dedicated advisor, ¹³ supported by an integrated team of specialists (other restrictions apply)

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Services offered by the following affiliates of Truist Financial Corporation (Truist): Banking products and services, including loans, deposit accounts, trust and investment management services provided by Truist Bank, Member FDIC. Securities, brokerage accounts, and/or annuities offered by Truist Investment Services, Inc., member FINRA, SIPC, and a licensed insurance agency. Investment advisory services offered by Truist Advisory Services, Inc. and affiliated SEC registered investment advisers. Some insurance products offered by Truist Investment Services, Inc. Other insurance products are offered by third party insurance agencies unaffiliated with Truist Financial Corporation or any of its subsidiaries.

¹ [Refer to the Personal Deposit Accounts Fee Schedule \(PDF\)](#) (or <https://www.truist.com/personaldepositsfeeschedule>) for detailed information regarding each feature, benefit and/or fees listed for each product.

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

³ 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.

⁴ Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings. Interest rates for checking, savings, money market, and asset management accounts are variable and can change at any time at the bank's discretion.

⁵ Truist One® Checking is not limited to Core and Premier Sections under \$250,000. Truist One® Checking eligibility is not restricted by deposit and investment balance; however, it is the checking account typically recommended to these clients. [Refer to the Account Overview Guide](#) (or <https://www.truist.com/content/dam/truist-bank/us/en/documents/disclosures/personal/aog-truist-one-checking.pdf>) and the [Personal Deposit Accounts Fee Schedule \(PDF\)](#) (or <https://www.truist.com/personaldepositsfeeschedule>) for more detailed information regarding Truist One® Checking.

⁶ Truist Marquee Checking is not limited to the Premier and Wealth Sections starting at \$250,000. Truist Marquee Checking eligibility is not restricted by deposit and investment balance; however, it is the checking account typically recommended to these clients. [Refer to the Account Overview Guide](#) (or <https://www.truist.com/content/dam/truist-bank/us/en/documents/rates-fees/personal/truist-one-personal-deposit-accounts-fee-schedule.pdf>) and the [Personal Deposit Accounts Fee Schedule](#) (or <https://www.truist.com/personaldepositsfeeschedule>) for more detailed information regarding Truist Marquee Checking.

⁷ 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. 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 approval. Anything above a 10% loyalty bonus requires a Truist One® or Marquee checking account.

⁸ The non-Truist ATM transaction fee is charged per withdrawal, balance inquiry or transfer when using a non-Truist ATM. Truist Marquee Checking accounts receive unlimited non-Truist ATM Fee waivers, Non-Truist International ATM Fee waivers, and surcharge rebates. There is no limit on the surcharge rebates for Truist Marquee Checking.

⁹ For your protection, Zelle® should only be used to send money to friends, family, and other people or businesses you trust. Payments made with Zelle® are like sending cash and may not be able to be recovered. Enrollment with Zelle® through Truist Online or Mobile banking is required. Both parties must have an eligible U.S. checking or savings account to use Zelle®. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®. To send and receive money with a small business, both parties must be enrolled in Zelle® directly through their financial institution's online or mobile banking experience. For more information, view the [Truist Online and Mobile Banking Service Agreement](#) (or <https://www.truist.com/content/dam/truist-bank/us/en/documents/agreement/online-and-mobile-banking-service-agreement.pdf>). Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Zelle® and Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

¹⁰ Interest rate reduction is off the standard rate of a consumer loan or line of credit. For the Truist Equity Line, this interest rate reduction does not apply to the promotional rate advances, fixed-rate/fixed-term advances, or during the repayment period. All loan and line discount offers are subject to change. Offer for new and refinanced consumer loans and lines of credit, as well as for credit line increases. Truist Premier and Wealth interest rate reductions are not available on existing consumer loans or lines of credit and may not be applicable for all products. Consult your Premier Advisor or Wealth Advisor for details.

¹¹ For clients who meet specific asset balance tiers, Truist offers interest rate discounts on most mortgage loans (excluding CHIP, Bond and Assumption mortgages). The mortgage borrower must be a named account holder for the asset account to be included in balance tier calculation. Qualifying asset balances include: Truist personal checking, savings, money markets, CDs, IRAs and investments accounts held at Truist or any Truist affiliate. Certain account types are excluded from asset balance tier calculations, including commercial, business, tax-qualified annuities, ERISA, Keogh, bank collateral, foreign, fiduciary, custodial, and trust accounts in which the borrower is only listed as a beneficiary. This is not intended as an exhaustive list of eligible or ineligible accounts, which are subject to change; please talk with a Mortgage Loan Officer for questions about determining which discount tier would apply. The Truist asset account(s) used to determine rate discount eligibility must be opened and funded with the required asset amounts 7 days prior to loan closing. If the eligible balance is not available for verification seven (7) business days prior to closing, the loan must be repriced, at which point the borrower may choose to close the loan without the rate discount, or to extend the closing date for an extension fee. Please note that for purposes of determining which discount tier applies, combined asset balances must be exclusive of downpayment and loan closing costs, unless evidence of sufficient funds at another institution is provided. This rate discount may not be combined with certain other discounts. As an example, if a borrower who would otherwise obtain a mortgage loan interest rate of 7.00% APR had \$250,000 in qualifying asset balances, their adjusted rate, after application of the 0.375%-point discount, would be 6.625% APR. Truist may change or discontinue this discount pricing at any time without notice.

¹² Truist Trade is offered by Truist Investment Services, Inc.

¹³ Services may be provided by Wealth Advisors on behalf of Truist Bank or Financial Advisors on behalf of Truist Investment Services, Inc and Truist Advisory Services, Inc.

¹⁴ Refer to rewards program terms and conditions for more information.

¹⁵ Eligible Purchase(s): refers to purchase Transactions less the following: credit chargebacks, credit losses, delinquency assessments, fees, and charges or other Transactions determined (in Truist's sole reasonable discretion) to be unauthorized. The following items are also expressly not considered by Truist to be Eligible Purchases: (1) Cash Advances (via ATM or by any other means), (2) Quasi-Cash or Cash-Equivalent items (e.g., wire transfers, cryptocurrency, peer-to-peer payment platform transfers, travelers' checks, money orders, foreign currency, lottery tickets, or gambling chips or wagers), (3) Convenience Checks, (4) Stored Value Cards (e.g., gift cards, prepaid cards, etc.), and (5) the purchase of Rewards incentives.

¹⁶ You must be an eligible U.S. Visa cardholder to participate in this offer. You can earn a maximum total (in aggregate) of \$100.00 in statement credit(s) per calendar year on your eligible Truist Enjoy Beyond Visa Credit Card account when you use your Truist Enjoy Beyond Visa Credit Card to make Eligible Purchases at merchants providing the following services: Taxicabs, Limousines and Rideshare Services; Cable, Satellite and Other Pay Television/Radio/Streaming Services; Ticket Agencies and Theatrical Producers (Except Motion Pictures). For purposes of these Travel Experience Statement Credit(s), "merchant" shall refer to a retailer, business or any other place where you make an Eligible Purchase. Each merchant is assigned a Merchant Category Code (MCC) that indicates the merchant's area of business. We use MCCs to determine whether Eligible Purchases qualify for a travel experience statement credit. We do not assign or have any control over what MCC is assigned to a given merchant; the MCCs are chosen and assigned by a third party and that third party may change the MCCs from time to time. When you make a purchase at a merchant, we are provided the MCC for that merchant at the time of the transaction. If the MCC matches a category that qualifies for a travel experience statement credit, you will receive a statement credit for that purchase as long as the total (in aggregate) of statement credit(s) does not exceed \$100.00 per calendar year. You may believe that a purchase at a given merchant qualifies for a travel experience statement credit, but we rely on the MCC applied to the merchant to make that determination. Please allow six (6) to eight (8) weeks after an Eligible Purchase is made for the statement credit to be posted to your account. You may not earn more than \$100.00 total across all of your cardholder accounts within the annual period.

¹⁷ Every four (4) years, you can earn a maximum total (in aggregate) of \$85 in statement credits per eligible Truist Enjoy Travel account or \$120 in statement credits per eligible Truist Enjoy Beyond by completing the following qualifying transactions: Global Entry® application fee or TSA PreCheck® application fee(s). To qualify, you must complete either the Global Entry® and/or TSA PreCheck® application(s) and pay the application fee(s) with your U.S.-issued Truist Enjoy Beyond or Truist Enjoy Travel Visa Credit Card. For complete details on the Global Entry® program, including full terms and conditions, go to <http://www.cbp.gov/global-entry/about>. For complete details on the TSA PreCheck® program, including full terms and conditions, go to <https://www.tsa.gov/precheck>. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.

¹⁸ Premier Mortgage Jumbo Loan program requires a minimum of \$100,000 in eligible assets after closing. Loans equal to or under \$1 million require \$150,000 per year in income; loans over \$1 million require \$250,000 per year in income. This product is not available in some states; please contact your loan officer for details.

¹⁹ Loan programs and eligibility criteria are subject to change at any time without notice. Contact your loan officer for details. Insurance products offered by Crump Life Insurance Services, LLC (Crump). Truist Life Insurance Services (TLIS) is a division of Crump, Arkansas License #100103477. Variable insurance material is for broker-dealer or registered representative use only. Variable products distributed by P.J. Robb Variable (PJR), LLC, Arkansas License #100110185. Member FINRA. Crump, TLIS, and PJRV are not affiliated with Truist Financial Corporation or any of its subsidiaries. Loans, lines of credit, and credit cards offered by Truist are subject to credit approval, eligibility, and credit qualifications. Certain Risks of Securities-Based Lending: Loans secured by marketable securities, including a securities-based line of credit, carry special risks that you should carefully consider in the context of your own investment philosophy and risk profile. Some of these risks include, but are not limited to: a change in the value of assets due to market fluctuations that may impact your ability to obtain advances; potential maintenance/collateral calls that require you to pay down the loan or deposit additional collateral to avoid a forced sale of assets; an impact on your overall cost of borrowing as a result of interest rate fluctuations; a forced sale of assets in your account could have adverse tax consequences and impact your long-term investment strategy. Some restrictions on the use of loan proceeds from a securities-based line of credit may apply under the loan documents and applicable laws and regulations. Borrowing against securities may not be appropriate for everyone. Truist offers many alternatives to securities-based lending to accommodate your financing needs. You should consult your independent tax and legal advisors to fully understand the implications associated with pledging securities as collateral for a securities-based line of credit and to determine whether securities-based lending is appropriate for you. Keep in mind that investing involves risk. The value of your investments will fluctuate over time, and you may gain or lose money. Services provided by Truist Financial Corporation (Truist) affiliates: Banking products and services, including loans and deposit accounts, provided by Truist Bank, Member FDIC. Trust and investment management services provided by Truist Bank. Securities, brokerage accounts and /or annuities offered by Truist Investment Services, Inc., an SEC registered broker-dealer, and member FINRA and SIPC, and a licensed insurance agency. Investment advisory services offered by Truist Advisory Services, Inc. and GFO Advisory Services, LLC, SEC registered investment advisers. Some insurance products offered by Truist Investment Services, Inc. Other insurance products are offered by third party insurance entities unaffiliated with Truist Financial Corporation or any of its subsidiaries. Truist Securities is a trademark of Truist Financial Corporation. Truist Securities is a trade name for the corporate and investment banking services of Truist and its subsidiaries. All rights reserved. Securities and strategic advisory services are provided by Truist Securities, Inc., member FINRA and SIPC. Lending, financial risk management, and treasury management and payment services are offered by Truist Bank. The information provided should not be considered as tax or legal advice. Please consult with your tax advisor and/or attorney regarding your individual circumstances.

Equal Housing Lender

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