

# Truist Focus Checking Account Overview



Truist Focus Checking 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.

**At Truist, we are dedicated to providing you with a clear, easy-to-understand summary of your account.**  
**Visit [truist.com/thefacts](https://truist.com/thefacts) to learn more about tracking balances, managing your money and understanding account fees.**

Account Opening, Closing and Usage	Minimum Opening Deposit	<b>\$50.</b>
	Monthly Maintenance Fee	<b>\$15.</b>
	How to Avoid the Monthly Maintenance Fee (MMF)	<p>The MMF can be waived for the Truist Focus Checking account for each statement cycle by:</p> <ul style="list-style-type: none"> <li>• Making \$750 or more in total qualifying direct deposits<sup>1</sup> per statement cycle OR</li> <li>• Maintaining an average ledger balance<sup>2</sup> of \$1,000 or more per statement cycle OR</li> <li>• Maintaining a total combined balance<sup>3</sup> of \$15,000 or more in Truist related accounts<sup>4</sup> across personal deposits and all investments per statement cycle (reflected on the last day of the month) OR</li> <li>• Having a related Truist personal mortgage of \$150,000+ aggregate (original loan amount).</li> </ul> <p><i>See the Personal Deposit Accounts Fee Schedule at <a href="https://truist.com/checking/focus-checking-account/disclosures-and-fees">truist.com/checking/focus-checking-account/disclosures-and-fees</a> for further details.</i></p>
	Paper Statement Fee	There is no charge for a paper statement.
	Pays Interest	Truist Focus Checking is a non-interest bearing account.
	Interest Tiers	Not applicable.
	Account Statement	Statements are provided monthly and may be combined with other deposit accounts.
	Charged-Off Account Fee	Account closed in overdraft, <b>\$30.</b>
Overdraft and Returned Item Fees	Overdraft Item Fee	<b>\$36</b> per item.
	Returned Item Fee	<b>\$36</b> per item.
	Maximum Number of Overdraft Item and Returned Item Fees Per Day	Six total Overdraft and Returned Item Fees per day.
	Negative Account Balance Fee	<b>\$36</b> after seven consecutive calendar days of a negative balance <sup>5</sup>
	Overdraft Fee Threshold	For transactions under <b>\$5</b> , Truist will waive Overdraft and Returned Item Fees.
	Overdraft Protection Transfer Fee	As long as you have sufficient funds in your linked account, a fee of <b>\$9.00</b> per transfer will be charged per day, per linked protected account. Truist Focus Checking provides two Overdraft Protection Transfers at no charge during the same statement cycle.
Overdraft Options	Overdraft Coverage	<p>This is an optional service you can add to your account that allows Truist, at its discretion, to authorize and pay transactions on ATM and everyday debit card purchases when there are non-sufficient funds in your account.</p> <p><b>Opt out:</b> Your account is automatically opted out of Overdraft Coverage at account opening. By opting out of Overdraft Coverage, Truist will automatically decline all future ATM and everyday debit card transactions that would overdraft your account. Since these transactions will be declined when you have insufficient funds, you will not be charged the Overdraft Item Fee for ATM or one-time debit card transactions.</p> <p><b>Opt in:</b> By opting in to Overdraft Coverage, Truist may pay ATM and everyday debit card transactions at the bank's discretion when your account does not have sufficient funds to cover the transaction.</p> <p>Your choice to opt in or opt out of Overdraft Coverage does not apply to checks, ACH and recurring debit card transactions. Truist may pay these transactions at our discretion and fees may apply.</p>
	Overdraft Protection	<p>This optional service helps you avoid overdraft fees and/or declined transactions by linking your Truist checking or money market account (the "protected" account) to another Truist deposit account, credit card<sup>6</sup> or line of credit<sup>6,7</sup> (the "protector" account). We will use available funds in your linked account (the "protector" account), to authorize or pay your transactions if there are insufficient funds in your checking or money market account. The amount transferred is the exact amount of the overdraft plus the Overdraft Protection Transfer Fee based on balance availability. <i>See the Overdraft Protection Transfer Fee section above for fees associated with Overdraft Transfers.</i></p> <p>If your account has both Overdraft Protection and Overdraft Coverage, Truist will use Overdraft Protection first. If your account has neither, everyday debit card and ATM transactions that exceed the account balance will be declined.</p>

Other Account-Related Fees	ATM Fees	<b>No fee for transactions (cash withdrawal, balance inquiries or transfers) at Truist ATMs<sup>8</sup></b> <ul style="list-style-type: none"> <li>• Truist Focus accounts receive 4 non-Truist ATM fee waivers per statement cycle.</li> <li>• \$5 per transaction at non-Truist ATMs outside the U.S.</li> <li>• 3% international POS &amp; 3% ATM and assessment per transaction.</li> <li>• Non-Truist ATMs may charge additional fees.</li> </ul>
	Returned Deposited Item/ Cashed Item Fee	<b>\$12.50</b> per domestic item. <b>\$30</b> per international item plus Foreign Bank Fees.
	Stop Payment Fee	<b>\$35</b> each.
Deposit and Withdrawal Processing Policies	Funds Availability	<b>Funds are generally available the next business day after the deposit is received.</b> <ul style="list-style-type: none"> <li>• Transactions are processed each business day (Monday through Friday except federal holidays) during nightly processing and the results are posted to your account.</li> <li>• Check deposits will be posted to your account and available for use after nightly processing unless a hold is placed.</li> </ul> <i>See the Funds Availability Policy in the Bank Services Agreement for account details.</i>
	Posting Order	<p>Truist will post items to your account based on your available balance. The available balance can be impacted by pending transactions. Examples of common pending transactions can be found in the Bank Services Agreement.</p> <p>Once the available balance is determined, prior-day credits and debits will post before current-day credits and debits. Once prior-day credits and debits are determined, if any, transactions will post in order according to the groupings below:</p> <p><b>Deposits and credits</b> – All deposits and credits will be posted to the account first. This includes cash, checks deposits and incoming transfers (i.e., direct deposits and wires) received before the cutoff time at the location the deposit or transfer was made.</p> <p><b>Bank-initiated transactions</b> – These transactions include corrections and Deposited Item Returned Checks.</p> <p><b>Client-initiated withdrawals and debits</b> – Withdrawals/payments that have been previously authorized and cannot be returned unpaid. This category includes: debit card purchases, ATM withdrawals, account transfers and teller-cashed checks. If more than one of these transactions is received for payment from your account, the items are generally sorted and paid based on the date and time of the transaction. For a debit card transaction, if a merchant does not seek authorization from the bank at the time of the transaction, the date the transaction is received for payment from your account will be used.</p> <p><b>Client-initiated withdrawals and debits such as ACH (automated payments)</b> – Transactions such as bills that are paid by authorizing a third party to withdraw funds directly from your account. If there is more than one of these types of transactions, they will be sorted by the date and time that they are received. Multiple transactions that have the same time will be sorted and paid from lowest to highest serial number.</p> <p><b>Client-initiated checks</b> – Checks will be posted and sorted in sequential order.</p> <p><b>Bank fees</b> – Fees, such as the Monthly Maintenance Fee, will post to your account last. Please note that some fees will be posted to your account at the time they are incurred and others, like maintenance fees, will post last.</p>
Other Useful Links	Facts About Banking	<a href="https://truist.com/thefacts">Truist.com/thefacts</a>
	Guides and Disclosures, Including: • Personal Deposit Accounts Fee Schedule • Bank Services Agreement • Privacy Policy	<a href="https://truist.com/checking/focus-checking-account/disclosures-and-fees">truist.com/checking/focus-checking-account/disclosures-and-fees</a>

If you would like to open an account, visit [Truist.com/checking](https://truist.com/checking), call 844.4TRUIST (844.487.8478) or visit a local branch.  
 If you have additional questions, please call 844.4TRUIST (844.487.8478), visit your local branch or visit [Truist.com](https://truist.com). We are happy to help.

**This overview is not intended to be all-inclusive, but is to be used as a quick reference tool for comparison purposes only.**

**For additional information, please refer to the Guides and Disclosures at [truist.com/checking/focus-checking-account/disclosures-and-fees](https://truist.com/checking/focus-checking-account/disclosures-and-fees).**

<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 is 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 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.

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

<sup>5</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 seventh 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.

<sup>6</sup> Credit card and/or line of credit are subject to credit approval.

<sup>7</sup> Truist Home Equity Lines cannot be linked for Overdraft Protection in Texas.

<sup>8</sup> For accounts opened in Texas, customers will receive two non-Truist ATM fee waivers per statement cycle and two ATM surcharge rebates not to exceed \$3.00 per rebate.