



TRUIST

Personal Deposit Accounts Fee Schedule

PERSONAL CHECKING ACCOUNTS

	Truist Bright Checking	Truist Dimension Checking	Truist Fundamental Checking
Minimum Opening Deposit	\$50	\$50	\$50
Monthly Maintenance Fee	\$12.00	\$20.00	\$5.00 (\$3.00 in NJ)
Avoiding the Monthly Maintenance Fee	Make \$500 or more in total qualifying Direct Deposits ¹ per statement cycle OR Maintain an average ledger balance ² of \$1,500 per statement cycle	Make \$3,000 or more in total qualifying Direct Deposits ¹ per statement cycle OR Maintain a total combined monthly average ledger balance ^{2,4} of \$10,000 or more in Truist related accounts ⁵ across personal deposits and all investments per statement cycle OR Have a related Truist personal credit card, mortgage or consumer loan ⁶ OR Have a linked Small Business Checking account ⁷	Not applicable
Paper Statement Fee	\$3.00 No charge with Paperless Online Statement ³	Not applicable	\$3.00 No charge with Paperless Online Statement ³
Interest Calculation	Not applicable	Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings.	Not applicable
Additional Information	Not applicable	Truist Dimension Checking is a multi-tiered based solution ⁸ Dimension Checking also offers the Delta SkyMiles® Debit Card. <u>Annual Fee May Apply.</u> ⁹ Relationship Pricing: Avoid the monthly maintenance fee by adding up to four Truist Bright Checking account(s) and a personal Truist Savings account as related accounts ⁵ 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

1 **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.

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

3 **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.

4 **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.

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

6 **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 or a consumer loan (including LightStream®).

7 **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.

8 **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.

9 **Delta SkyMiles® Debit Card Annual Fee:** See the Delta SkyMiles® Debit Card Annual Fee section on Page 8 for more details.



PERSONAL CHECKING ACCOUNTS (CONTINUED)

	Truist Focus Checking	Truist Student Checking
Minimum Opening Deposit	\$50	\$0
Monthly Maintenance Fee	\$15.00	None
Avoiding the Monthly Maintenance Fee	<p>Make \$750 or more in total qualifying Direct Deposits¹ per statement cycle OR</p> <p>Maintain an average ledger balance² of \$1,000 or more per statement cycle OR</p> <p>Maintain a total combined balance³ of \$15,000 or more in Truist related accounts⁴ across personal deposits and all investments per statement cycle OR</p> <p>Have a related Truist personal mortgage of \$150,000+ aggregate (original loan amount)</p>	Client must be 23 years old or younger ⁶
Paper Statement Fee	Not applicable	\$3.00 No charge with Paperless Online Statement ⁷
Additional Information	<p>Truist Focus Checking⁵ 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.</p> <p>Relationship Pricing: Avoid the monthly maintenance fee for one Truist Bright Checking account and a personal Truist Savings account by adding the account(s) as related accounts⁴ 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.</p>	Any individual is qualified as a student if they are currently attending a high school, college/university or technical/trade school.

1 **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.

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

3 **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.

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

5 **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 receive a 50% discount on any other personal check design.

6 **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.

7 **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 ¹	Truist Asset Management Account (AMA)	Truist Wealth Money Market Account
Minimum Opening Deposit	\$100	\$25,000 - Includes cash, check, securities and/or Truist deposit account balances	\$25,000
Monthly Maintenance Fee	\$50.00 (Annual Fee) – will be charged 3 months after account opening and each year thereafter on the service charge anniversary date	\$30.00	\$25.00
Avoiding the Monthly Maintenance Fee	Maintain a minimum daily ledger balance ² of \$25,000 in your Truist Wealth Checking or your Truist Wealth Money Market account OR \$100,000 or more in the sum of all current balances from Truist related accounts ³ across personal deposits, all investments ⁴ , Trust ⁵ , personal mortgage, consumer loan/lines (excluding LightStream® loans), personal credit card or Truist Ready Now Credit Line accounts	Maintain a total combined balance ⁷ of \$50,000 or more in Truist related accounts ³ across personal deposits and all investments ⁴ OR \$100,000 or more in Truist related accounts across personal deposits, all investments and/or consumer credit card or loan/line balances (excludes mortgage and LightStream® loans)	Maintain a minimum daily ledger balance ² of \$25,000 or more
Interest Calculation	Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings.		
Withdrawal Limit Fee	Not applicable	Not applicable	\$15 per withdrawal over six with a maximum of six withdrawal limit fees per statement cycle ⁸
Additional Information	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® Debit Card (Annual Fee May Apply ⁶). 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® Debit Card (Annual Fee May Apply ⁶). 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.

Brokerage Commission and Fee Investment and Insurance Products	<p>Refer to your Truist Investment Services, Inc. Commission and Fee Schedule for commissions and fees that may apply.</p> <p>Investment and Insurance Products: Are Not FDIC or Any Other Government Agency Insured • Are Not Bank Guaranteed • May Lose Value</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>
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1 **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.

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

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

4 **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.

5 **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.

6 **Delta SkyMiles® Debit Card Annual Fee:** See the Delta SkyMiles® Debit Card Annual Fee section on Page 8 for more details.

7 **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.

8 **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
Minimum Opening Deposit	\$0 ¹	\$25	\$100
Monthly Maintenance Fee	None	\$5 (Waived for a minor under age 18) ⁴	\$12
Avoiding the Monthly Maintenance Fee	Not applicable	Maintain a minimum daily ledger balance ⁵ of \$300 OR Schedule a monthly recurring preauthorized internal transfer of \$25 or more OR Have a related ⁶ Truist Wealth, Dimension, Focus or Student Checking account (for one Truist Savings account with no monthly maintenance fee)	Maintain a minimum daily ledger balance ⁵ of \$1,000 or more
Paper Statement Fee	\$3 No charge with Paperless Online Statement ²		
Withdrawal Limit Fee	\$5 per withdrawal over six with a maximum of six withdrawal limit fees per statement cycle ³		\$15 per withdrawal over six with a maximum of six withdrawal limit fees per statement cycle ³
Interest Calculation	Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings.		
Additional Information	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.

¹ **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.
² **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.
³ **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.
⁴ **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.
⁵ **Ledger Balance:** The actual balance in your account on a specific day, and does not reflect any holds or pending transactions.
⁶ **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	\$25.00 per key
Drill Fee	\$150.00 per box



MISCELLANEOUS SERVICES AND FEES

DEPOSIT SERVICES

Statement Fees	
Paper Statement Fee	\$3.00 per statement cycle
Check Images with Statement ¹	\$4.00 per statement cycle (five (5) front and back images per page)
Enhanced Check Images with Statement ¹	\$5.00 per statement cycle (three (3) larger images per page)

Overdraft Fees	
Overdraft (OD)/Returned Item Fee² 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.	\$36.00 per item
Negative Account Balance Fee³	\$36.00

Overdraft Protection	
Overdraft Protection Transfer (maximum one fee charged per day per linked protected account) <ul style="list-style-type: none"> 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). 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. Two Overdraft Protection Transfers at no charge for Truist Focus Checking per statement cycle and the fee is then discounted to \$9.00 (instead of the \$12.50) per transfer during the same statement cycle. 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. 	\$12.50 transfer fee (charged to the protected account)

Other Account-Related Fees		Returned Deposited Item / Cashed Item Fee	
Stop Payment Fee ⁴	\$35.00 each	Domestic Item	\$12.50 per item
Screen Print Statement Fee	\$5.00 per statement	International Item	\$30.00 per item plus Foreign Bank Fees

Closed Account Processing		Special Mail Handling	
Charged-Off Account Fee	\$30.00	Hold Mail (branch pickup)	\$5.00 per month
		Returned Mail (Undeliverable mail)	\$5.00 per occurrence
		International Mail	\$5.00 per month

1 **Check Images and Enhanced Check Images with Statement:** This fee will be waived for Truist Wealth Checking and Asset Management Accounts.
2 **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.
3 **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.
4 **Stop Payment Fee:** There is no Stop Payment Fee for Truist Wealth Checking accounts.



MISCELLANEOUS SERVICES AND FEES

RESEARCH SERVICES

Photocopy	
Account Research Services ¹	\$25 per hour
Duplicate Statement Fee ²	\$5.00 per copy
Interim Statement ²	\$5.00 per copy
Check Copy Fee ²	\$5.00 per copy

Bonds	
Returned Bond / Coupons	\$35.00 per envelope
Bond Redemption	\$20.00
Coupon Collection	\$10.00

Domestic Collections	
Outgoing Collections ³	\$25.00
Check Collection ⁴	\$25.00
Returned Item	\$22.00 per item plus \$25.00 courier fee

International Collections	
Foreign Check Collection	\$75.00 per item plus Foreign Bank Fees
Foreign Check Returned Item	\$30.00 per item plus Foreign Bank Fees
Tracers/Telex Inquiries	\$20.00 per inquiry

Verification	
Account Verification Fees ¹	\$30.00 standard processing

¹ No charge for Account Research Services and Account Verification for Truist Wealth Checking accounts.
² 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.
³ Outgoing Collections: There is no charge on bonds, oil and gas leases or dealer drafts.
⁴ 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

WIRE TRANSFER SERVICES

Incoming/Outgoing	
Incoming Domestic ¹	\$15.00 per transfer
Incoming International ^{1, 2}	\$20.00 per transfer
Outgoing Domestic ³	\$30.00 per transfer
Outgoing International ³	\$65.00 per transfer
Funds Transfer	\$5.00 per transfer

Wire Transfer Notification	
Mail (Hard copy confirmation)	\$7.00
Wire Repair	\$10.00
Wire Investigations	\$25.00

- 1 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.
- 2 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.
- 3 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 ⁴	\$10.00 per item
Money Order ⁴	\$5.00 per item
International Bank Draft	\$30.00 per item
Temporary Checks (for select branches)	\$4.00 for four checks (a minimum of four checks is required)
Legal Process (IRS levy, state levy or writ of garnishment)	\$125.00 per notice (or maximum amount allowed under the law, whichever is less)

- 4 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 CARDS AND AUTOMATED TELLER MACHINES (ATM) ADDITIONAL INFORMATION

	ATM Card ²	Debit ³	Dimension/Focus Debit ⁶	Wealth / AMA Debit ⁸	Delta SkyMiles [®] Debit Card ⁹
Non-Truist ATM Fee ¹	\$3.00 per transaction	\$3.00 per transaction ^{4,5}	\$3.00 per transaction ^{5,7}	No Fee	\$3.00 per transaction ¹⁰
Non-Truist International ATM Fee ¹	\$5.00 per transaction	\$5.00 per transaction	\$5.00 per transaction	No Fee	\$5.00 per transaction ¹⁰
International Point of Sale (POS), ATM and Cash Advance; International Service Assessment Fee ¹	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.

- 1 The non-Truist ATM transaction fee is charged per withdrawal, balance inquiry or transfer when using a non-Truist ATM.
- 2 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, and then follows the applicable DDA limits.
- 3 The Truist Debit card can be added to the following accounts: Truist Fundamental Checking, Truist Bright Checking and Truist Student Checking.
- 4 All Student accounts receive 2 non-Truist ATM fee waivers per statement cycle.
- 5 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.
- 6 The Truist Debit Card can be added to the Truist Focus and the Dimension Checking accounts.
- 7 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
- 8 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.
- 9 Delta SkyMiles[®] Debit Card can be added to Truist Dimension, Truist Wealth Checking and Truist AMA accounts.
- 10 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 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. For more details, please see the Delta SkyMiles[®] Terms and Conditions.



ELECTRONIC BANKING SERVICES

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 Transfers¹

Transfer from your accounts at other financial institutions	No charge
Standard transfer to your accounts at other financial institutions ²	\$3.00 per transfer
Next day transfer to your accounts at other financial institutions	\$6.00 per transfer

Online Zelle[®] (Person to Person) Transfers³

Send (Money Transfer to Other People)	No charge
Request (Money Request Sent to Other People)	No charge
Stop Payment Fee for Zelle [®] Transfers ⁴	No charge

Quicken

Quicken [®] - Personal accounts ⁵	\$7.95 per month
Quicken [®] – Combination (used for clients that combine Business and Personal accounts)	\$9.95 per month

¹ No fee for transfers to external accounts for Truist Wealth Checking clients.

² No fee for up to three Standard transfers to external accounts per calendar month for Truist Dimension Checking.

³ 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.

⁴ Money transfer transactions that are in process cannot be cancelled or stopped. However, if a recipient is not yet enrolled with Zelle[®] you may have the opportunity to stop the transaction.

⁵ 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)
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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 balance¹) 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 transactions² (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.

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.

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 Item³ fees to 6 per day.
- **Truist will waive overdraft/returned item fees for transactions that are less than \$5.00.**

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
- Log in to online banking at Truist.com
- Call 844-4TRUIST
- Visit any Truist branch
- Access a Truist ATM (ATMs owned / operated by Truist)

¹ 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.

² 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. ³ 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.