

Truist Account Analysis Guide

Welcome to Truist!

We hope you are taking advantage of the many treasury solutions available to your business. Your banking services costs should be easily accessible. In many cases, acquiring accurate product usage and service charge information requires you to dig through individual statements, compile the data, and analyze it yourself. At Truist, we believe you shouldn't have to work hard to learn how much you pay for services. That's why we offer the Truist Account Analysis statement, an easy and efficient tool to analyze account activity and manage banking fees.

Your Truist Account Analysis statement allows you to monitor fees and balances, and spot trends in your service usage or compare unit prices. It is also useful for understanding how your balances for the eligible accounts calculate earnings credit to determine the net service charge incurred for services you receive, or if applicable, calculate the net interest payment you receive.

Key things to know about Account Analysis

	Feature	Benefit To You
Product Prices	Products have various types of fees such as implementation, maintenance, per item and activity fees	Statements detail all fees and service charges, providing a comprehensive report
Service Charges	<p>Service charges can be calculated in three ways:</p> <ul style="list-style-type: none"> - Billed separately: Charged through deposits (e.g., overdraft/returned item fee), or - Explicit charges: Charged regardless of balances maintained (e.g., outgoing international wires), or - Analyzed: <ul style="list-style-type: none"> o All general banking and treasury service fees that are not considered billed separate or explicit. o Deposit accounts that are eligible for Earnings Credit can have analyzed general banking and treasury services fees reduced or offset by earnings credit <p>Analyzed and explicit service charges are combined and debited on the first business day after the 20th of the following month for clients set up on direct debit.</p>	Easy to reconcile and track service charges
Earnings Credits	Applied based on your average positive available balances to reduce or offset analyzed service charges on both general banking and treasury services	Balances may offset some or all general banking and treasury charges

Account Grouping	Ability to combine multiple eligible business account balances to apply earnings credit for the entire group or to combine multiple business accounts for statement or service charge purposes	Excess earnings credit from one account can offset fees from another account while funds in different accounts remain separate. Another benefit is to have a single debit to a designated account for the service charges for the combined relationship.
Statements	One Account Analysis Statement each month consolidates general banking and treasury services	Provides a comprehensive view of your account(s) and your monthly service charges

Refer to the Business Deposit Accounts Fee Schedule

Questions?

If you do not currently receive an Account Analysis statement, but would like to request one, or if you have questions about your statements, please contact your relationship manager. You may also call our Treasury Solutions Client Support team at 800-774-8179 or email them at TreasuryClientServices@Truist.com.

Every statement includes:

- Business Name / Address
- Branch Code
- Statement Date Range
- Account Officer of Record
- Account(s) Included in Statement
- Account Types

0000 AA 000-00-00-00 MM-DD-YYYY
 CLIENT NAME FROM MM-DD-YYYY
 OPERATING ACCOUNT ADDRESS LINE 1 TO MM-DD-YYYY
 CITY, STATE ZIP

ACCOUNT OFFICER	NAME	00000		
ACCOUNT NO.	00 00000000000000	ANALYZED CHECKING		
AVERAGE BALANCE SECTION				
AVERAGE BALANCE	000,000			
LESS: AVERAGE FLOAT	0			
AVERAGE COLLECTED BALANCE	000,000			
AVG POSITIVE COLLECTED BAL	000,000			
LESS: REQUIRED RESERVES	0			
AVG POSITIVE AVAILABLE BAL	000,000	.000	00.00	
EARNINGS CREDIT ALLOWANCE			00.00	
BANK SERVICES SECTION				
		UNITS	RATE	AMOUNT
				BAL REQUIRED
** BALANCE RELATED SERVICES **				
DEP ACCT USAGE RATE (PER \$100)	000,000	00.000	00.00	000,000.00
** SUBTOTAL **			00.00	000,000.00
** GENERAL BANKING SERVICES **				
MONTHLY ACCT MAINTENANCE FEE	XX	00.000	00.00	000,000.00
PRIOR DAY OVERDRAFT ITEM FEE	XX	00.000	00.00	000,000.00
**BILLED SEPARATELY				
CREDITS POSTED	XX	.000	00.00	00,000.00
CHECKS PAID AND OTHER DEBITS	XX	.000	00.00	00,000.00
** SUBTOTAL **			00.00	000,000.00
** WIRE TRANSFER SERVICES **				
MWL TREASURY MAINT FEE	XX	000.000	000.00	000,000.00
DLTY WIRE MAINT	XX	00.000	00.00	000,000.00
** SUBTOTAL **			000.00	000,000.00
** INFORMATION SERVICES **				
DLTY PD ACCT MAINT	X	00.000	00.00	000,000.00
DLTY CD ACCT MAINT COM/BUSBANK	X	00.000	00.00	000,000.00
DLTY CLIENT ID	X	00.000	00.00	0,000.00
DLTY - PD LOADED ITEMS	X	.000	00.00	0,000.00
DLTY - CD LOADED ITEMS	X	.000	00.00	0,000.00
** SUBTOTAL **			000.00	000,000.00
		BANK SERVICES	000.000	000,000.00
BANK SERVICES: EXPLICIT			000.00	
BANK SERVICES: BILL SEPARATE			00.00	
NET EARNINGS VALUE			000.00-	
NET AVAILABLE BALANCE	000,000-			
AVERAGE BALANCE DEFICIT	000,000-			
***SERVICE CHARGE AMOUNT		000.00		

Earnings Credit Rate

Units: Volume of activity

Amount: Volume x Rate

Balance Required:
 Based on your current earnings credit rate, the collected balance required to offset each line item

Multiple services, multiple line items offer detailed insight into your business activity

Collected balance required to fully offset this month's activity and service charges

Net Earnings Value

Service charges are debited the first business day after the 20th of the month following the activity month (e.g., debit on Jan. 21st represents activity charges in December)