Table of Contents

PERSONAL CHECKING ACCOUNTS 2
PERSONAL CHECKING ACCOUNTS CONTINUED 3
PERSONAL CHECKING ACCOUNTS CONTINUED 4
PERSONAL MONEY MARKET ACCOUNTS 5
PERSONAL SAVINGS ACCOUNTS 6
MISCELLANEOUS SERVICES AND FEES 7
- DEPOSIT SERVICES 7
- MISCELLANEOUS DEPOSIT SERVICES 8
- RESEARCH SERVICES 8
- TRUIST MONEY SERVICES 8
- WIRE TRANSFER SERVICES 9

ELECTRONIC BANKING SERVICES 10
- TRUIST DEBIT CARD AND AUTOMATED TELLER MACHINES (ATM) FEES 10
- TRUIST DEBIT CARDS AND AUTOMATED TELLER MACHINES (ATM) ADDITIONAL INFORMATION 10
- ONLINE AND MOBILE BANKING SERVICES 11

CUSTOMER SERVICE 11
Truist Overdraft Decision Notice 12
- What You Need to Know about Overdrafts and Overdraft Fees 12
- What are the standard overdraft practices that come with my account? 12
- What fees will I be charged if Truist pays my overdraft? 12
- How do I change my decision for Overdraft Coverage? 12

Truist Bank, Member FDIC. © 2026 Truist Financial Corporation. TRUIST, the Truist logo, Truist Purple, Truist One, Truist Interest Checking and Truist Marquee are service marks of Truist Financial Corporation. All rights reserved.

PERSONAL CHECKING ACCOUNTS

	Truist One® Checking Account	Truist Confidence Account
Minimum Opening Deposit	**$50**	**$25**
Monthly Maintenance Fee	**$12.00**	**$5.00**
Avoiding the Monthly Maintenance Fee	• Make **$500** or more in total qualifying Direct Deposits[1] per statement cycle **OR** • Maintain a total combined ledger balance[2] of **$500** or more in your Truist related accounts[3] across personal deposits (excluding Truist HSA) and all investments as reflected on the business day before your statement cycle end date **OR** • Have a related Truist personal credit card, mortgage, or consumer loan including LightStream® **OR** • Have a linked Small Business Checking account[4] **OR** • Primary client is a student[5] **OR** • Primary client is under the age of 25[6] or age 62 and older	• Make **$500** or more in total deposits per statement cycle **OR** • Make 10 or more qualifying transactions per statement cycle[7] **OR** • Primary client is a student[5] **OR** • Primary client is under the age of 25[6] or age 62 and older
Monthly Paper Statement Fee	**No charge** for Paper Statement or Paperless Online Statement[8]	**No charge** for Paper Statement or Paperless Online Statement[8]
Interest Calculation	Truist One Checking is not an interest-bearing account	Truist Confidence Account is not an interest-bearing account
Additional Information	• Truist One Checking is a multi-level[9] checking account based on your balance relationship level. The Truist One Checking levels are: Level 1: $0 - $9,999.99; Level 2: $10,000 - $24,999.99; Level 3: $25,000 – $49,999.99; Level 4: $50,000 - $99,999.99; Level Premier[10]: $100,000 or more. • Relationship Pricing: The Truist One Checking account is eligible for additional related[3] Truist One Checking and or Truist One Savings Account(s) with no monthly maintenance fee based on the following levels: Level 1: One (1) savings account; Level 2: One (1) checking account and one (1) savings account; Level 3: Two (2) checking accounts and one (1) savings account; Level 4: Three (3) checking accounts and one (1) savings account; Level Premier: Unlimited checking accounts and savings accounts. The monthly maintenance fee waiver and any other associated benefits can take up to two (2) business days to take effect. • All Truist One Checking account levels will receive a $25 Annual Fee Discount on any size safe deposit box, subject to availability.	• After one (1) year, your Confidence Banking account(s) will be reviewed to determine eligibility for account upgrades based on factors that may include account status, tenure, and activity, including overdraft activity. If eligible, you will receive an email notification. Eligibility is determined at the bank's discretion and may change at any time.

[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] Total Combined Ledger Balance: The sum of the actual balances of all your Truist related accounts across personal deposit accounts (checking, savings, money market, CD, or IRA), and brokerage accounts introduced through Truist Investment Services, Inc. (TIS) including TIS accounts managed by Truist Advisory Services, Inc., as reflected on the business day before your statement cycle end date (the actual balance in your account does not reflect any holds or pending transactions). Truist HSA is excluded from Total Combined Ledger Balance.

[3] Related Accounts: Related accounts automatically include all applicable accounts associated with primary and secondary account owners.

[4] Linked Small Business Checking Account: Eligible Small Business account types to be linked include: Truist Dynamic Business Checking, Business Interest Checking, Simple Business Checking and Business Value 200.

[5] Monthly Maintenance Fee (MMF): The waiver for a student requires they are listed as the primary account owner and they provide their anticipated graduation date. The waiver expires on the provided graduation date. On this date, the account is subject to the Monthly Maintenance Fee unless at least one waiver criterion is satisfied.

[6] Monthly Maintenance Fee (MMF): The waiver expires on the 25th birthday of the primary account owner.

[7] Qualifying transactions are these specific debits to your account: ATM withdrawals, ATM payments, ATM transfers, Debit Card payments (one time and recurring), Debit Card purchase transactions including PIN Point of Sale (POS), Debit Card signature-based purchases, and Zelle® payments. These transactions must be posted to your account during the statement cycle. Bank fees are not included.

[8] Paperless Online Statement: Electronic/Online Statement provided through Online Banking each statement cycle. Truist Online and Mobile Banking is required to access Paperless Online Statements. Manage your Paperless Preferences with your Truist Online and Mobile Banking account.

[9] Truist One Checking Levels: Most Truist One Checking accounts start in Level 1 upon account opening and can begin increasing Levels following the first month. Truist One Checking levels are determined by the balance in your Truist One Portfolio ("Portfolio"). Your Portfolio includes all eligible Truist consumer deposit balances in your checking accounts, savings (excluding Truist HSA), Certificates of Deposit, IRAs and/or all investments through Truist Investments Services, Inc. where you are the primary or secondary account owner. For each of your accounts used in the Portfolio, we use the monthly average ledger balance. We then take the sum of all of these accounts to determine the Portfolio balance for the month. Each month, your Level is based on the highest Portfolio value of the three previous months. **Note**: Accounts that are opened with a company ID code through a company sponsored Financial Wellness program start at Level 2; Clients identified as Premier and Wealth start at Level Premier**. Note:** Truist Dynamic Business Checking linkage will be checked on the 2nd business day of the month when levels are calculated. If clients have a linked Dynamic Business Checking account, they will be granted Level Premier.

[10] Truist Premier and Truist Wealth Relationship Requirements: **Truist Premier Relationship Requirements:** To be eligible for Truist Premier, clients need to have a monthly average of $100,000 or more in qualifying personal deposit and/or investment assets for three consecutive months. Eligibility is reviewed annually. Clients who have a qualifying personal deposit and/or investment assets of $250,000 or more, are eligible for access to a dedicated Premier Advisor for personalized comprehensive financial planning and support. Truist Premier benefits are subject to bank policies, relationship review, and ongoing balance requirements, and may change at any time. **Truist Wealth Relationship Requirements:** $1,000,000 of personal qualified investment assets at Truist or qualification for Specialty Wealth Medical, Legal, Sports & Entertainment, or International criteria.

Truist Bank, Member FDIC. © 2026 Truist Financial Corporation. TRUIST, the Truist logo, Truist Purple, Truist One, Truist Interest Checking and Truist Marquee are service marks of Truist Financial Corporation. All rights reserved.

PERSONAL CHECKING ACCOUNTS CONTINUED

	Truist Interest Checking℠
Minimum Opening Deposit	**$100**
Monthly Maintenance Fee	**$25.00 – waived for the first 2 statement cycles**
Avoiding the Monthly Maintenance Fee	• Maintain a total combined ledger balance[1] of **$25,000** or more in your Truist related accounts[2] across personal deposits (excluding Truist HSA), Trust, and all investments as reflected on the business day before your statement cycle end date **OR** • Meet Truist Premier Relationship Requirements[3]
Monthly Paper Statement Fee	**No charge** for Paper Statement or Paperless Online Statement[4]
Interest Calculation	Truist Interest Checking is an interest-bearing account[5]
Additional Information	• Truist Interest Checking is a connected checking that gives you more. • Truist Interest Checking offers the Truist Debit Card. • Truist Interest Checking offers a free 3x5 (or smaller) Safe Deposit Box, subject to availability. • Relationship Pricing: The Truist Interest Checking account is eligible for additional related[2] Truist One Checking and Truist One Savings Account(s) with no monthly maintenance fee.

[1] Total Combined Ledger Balance: The sum of the actual balances of all your Truist related accounts across personal deposit accounts (checking, savings, money market, CD, or IRA), Trust Department Investment Management Accounts, Revocable Trust Accounts and IRAs, and brokerage accounts introduced through Truist Investment Services, Inc. (TIS) including TIS accounts managed by Truist Advisory Services, Inc., as reflected on the business day before your statement cycle end date (the actual balance in your account does not reflect any holds or pending transactions). Truist HSA is excluded from total combined ledger balance.

[2] Related Accounts: Related accounts automatically include all applicable accounts associated with primary and secondary account owners.

[3] Truist Premier Relationship Requirements: To be eligible for Truist Premier, clients need to have a monthly average of $100,000 or more in qualifying personal deposit and/or investment assets for three consecutive months. Eligibility is reviewed annually. Clients who have a qualifying personal deposit and/or investment assets of $250,000 or more, are eligible for access to a dedicated Premier Advisor for personalized comprehensive financial planning and support. Truist Premier benefits are subject to bank policies, relationship review, and ongoing balance requirements, and may change at any time.

[4] Paperless Online Statement: Electronic/Online Statement provided through Online Banking each statement cycle. Truist Online and Mobile Banking is required to access Paperless Online Statements. Manage your Paperless Preferences with your Truist Online and Mobile Banking account.

[5] Interest-bearing Account: Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings. Interest rates are variable and can change at any time at the bank's discretion. All interest rates have a corresponding Annual Percentage Yield (APY).

Truist Bank, Member FDIC. © 2026 Truist Financial Corporation. TRUIST, the Truist logo, Truist Purple, Truist One, Truist Interest Checking and Truist Marquee are service marks of Truist Financial Corporation. All rights reserved.

PERSONAL CHECKING ACCOUNTS CONTINUED

	Truist Marquee℠ Checking[1]	Truist Asset Management Account (AMA)
Minimum Opening Deposit	**$100**	**$100**
Monthly Maintenance Fee	**$35.00** – waived for the first 3 statement cycles	**$0**
Avoiding the Monthly Maintenance Fee	• Maintain a total combined ledger balance[2] of **$250,000** or more in your Truist related accounts[3] across personal deposits (excluding Truist HSA), Trust, and all investments as reflected on the business day before your statement cycle end date **OR** • Meet Truist Wealth Relationship Requirements[4]	• Not Applicable
Monthly Paper Statement Fee	• **No charge** for Paper Statement or Paperless Online Statement[5]	• **No charge** for Paper Statement or Paperless Online Statement[5]
Interest Calculation	Truist Marquee Checking is an interest-bearing account[6]	Truist AMA is an interest-bearing account[6]
Additional Information	• Truist Marquee Checking offers exclusive benefits that reward your relationship with Truist. • Truist Marquee Checking offers the Truist Debit Card. • Truist Marquee Checking offers a free Safe Deposit Box, subject to availability. • Optional sweep program**: Clients may elect to participate in one of two sweep programs* for excess cash balances. • Relationship Pricing: The Truist Marquee Checking account is eligible for additional related[3] Truist One Checking, Truist One Money Market, and Truist One Savings Account(s) with no monthly maintenance fee.	• 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 Card. • Truist AMA offers a free 3x5 Safe Deposit Box, subject to availability. • Relationship Pricing: Truist AMA Checking account is eligible for an additional related[3] Truist One Checking account with no monthly maintenance fee.
*** Sweep Program**	For excess cash balances, clients may elect to participate in either (i) a bank deposit Money Market Account sweep program currently offered by Truist Bank, Member FDIC or (ii) the applicable cash sweep feature assigned to their designated Truist Investment Services ("TIS") brokerage account in accordance with the TIS Truist Sweep Program. For additional information, see (i) the Bank Services Agreement (Truist Bank Option), available at https://www.truist.com/BSA or (ii) Truist Sweep Program Disclosure Statement (TIS Brokerage Account Option), available at https://www.truist.com/content/dam/truist-bank/us/en/documents/disclosures/wealth/tis-sweep-program-disclosure-statement.pdf	
**** Brokerage Commission and Fee Investment and Insurance Products**	Refer to your Truist Investment Services, Inc. Commission and Fee Schedule for commissions and fees that may apply. **Investment and Insurance Products: Are Not FDIC or Any Other Government Agency Insured • Are Not Bank Guaranteed • May Lose Value** Truist Wealth is a marketing name used by 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. Other insurance products are offered by third party insurance agencies unaffiliated with Truist Financial Corporation or any of its subsidiaries.	

[1] Truist Marquee 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 to the standard Truist Marquee Checking pricing.
[2] Total Combined Ledger Balance: The sum of the actual balances of all your Truist related accounts across personal deposit accounts (checking, savings, money market, CD, or IRA), Trust Department Investment Management Accounts, Revocable Trust Accounts and IRAs, and brokerage accounts introduced through Truist Investment Services, Inc. (TIS) including TIS accounts managed by Truist Advisory Services, Inc., as reflected on the business day before your statement cycle end date (the actual balance in your account does not reflect any holds or pending transactions). Truist HSA is excluded from total combined ledger balance.
[3] Related Accounts: Related accounts automatically include all applicable accounts associated with primary and secondary account owners.
[4] Truist Wealth Relationship Requirements: $1,000,000 of personal qualified investment assets at Truist or qualification for Specialty Wealth Medical, Legal, Sports & Entertainment, or International criteria.
[5] Paperless Online Statement: Electronic/Online Statement provided through Online Banking each statement cycle. Truist Online and Mobile Banking is required to access Paperless Online Statements. Manage your Paperless Preferences with your Truist Online and Mobile Banking account.
[6] Interest-bearing Account: Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings. Interest rates are variable and can change at any time at the bank's discretion. All interest rates have a corresponding Annual Percentage Yield (APY).

Truist Bank, Member FDIC. © 2026 Truist Financial Corporation. TRUIST, the Truist logo, Truist Purple, Truist One, Truist Interest Checking and Truist Marquee are service marks of Truist Financial Corporation. All rights reserved.

PERSONAL MONEY MARKET ACCOUNTS

	Truist One® Money Market Account	Truist Wealth Money Market Account
Minimum Opening Deposit	**$50**[1]	**$100**[1]
Monthly Maintenance Fee	**$12.00**	**$25.00**
Avoiding the Monthly Maintenance Fee	• Maintain a minimum daily ledger balance[2] of **$15,000** or more	• Maintain a minimum daily ledger balance[2] of **$25,000** or more **OR** • Meet Truist Wealth Relationship Requirements[3]
Monthly/Quarterly Paper Statement Fee	**No charge** for Paper Statement or Paperless Online Statement[4]	**No charge** for Paper Statement or Paperless Online Statement[4]
Withdrawal Limit Fee	**$5** fee per withdrawal over six (6) with a maximum of six (6) Withdrawal Limit Fees[5] per statement cycle	**$5** fee per withdrawal over six (6) with a maximum of six (6) Withdrawal limit Fees[5] per statement cycle
Interest Calculation	Truist One Money Market Account is an interest-bearing account[6]	Truist Wealth Money Market is an interest-bearing account[6]
Additional Information	• Not applicable	• Truist Wealth Money Market account is a savings option available to Wealth relationship clients with $1,000,000 or more in qualifying personal investments with Truist.

[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] Daily Ledger Balance: The actual balance in your account on a specific day and does not reflect any holds or pending transactions.
[3] Truist Wealth Relationship Requirements: $1,000,000 of personal qualified investment assets at Truist or qualification for Specialty Wealth Medical, Legal, Sports & Entertainment, or International criteria.
[4] Paperless Online Statement: Electronic/Online Statement provided through Online Banking each statement cycle. Truist Online and Mobile Banking is required to access Paperless Online Statements. Manage your Paperless Preferences with your Truist Online and Mobile Banking account.
[5] Withdrawal Limit Fee: The Withdrawal Limit Fee of $5 will be assessed per withdrawal over six (6) with a maximum of six (6) Withdrawal Limit Fees per statement cycle. 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. Transactions initiated by the bank or for legal reason are not counted towards the six (6).
[6] Interest-bearing Account: Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings. Interest rates are variable and can change at any time at the bank's discretion. All interest rates have a corresponding Annual Percentage Yield (APY).

Truist Bank, Member FDIC. © 2026 Truist Financial Corporation. TRUIST, the Truist logo, Truist Purple, Truist One, Truist Interest Checking and Truist Marquee are service marks of Truist Financial Corporation. All rights reserved.

PERSONAL SAVINGS ACCOUNTS

	Truist One® Savings	Truist Confidence Savings	Secured Credit Card Savings[1]
Minimum Opening Deposit	**$50**[2]	**$25**[2]	**$400**[2]
Monthly Maintenance Fee	**$5.00**	**$0**	**$0**
Avoiding the Monthly Maintenance Fee	• Maintain a minimum daily ledger balance[3] of **$300 OR** • Schedule a recurring preauthorized internal transfer of **$25** or more per statement cycle into the Truist One Savings Account **OR** • Waived for a minor under the age of 18[4] **OR** • Waived with ANY related[5] Truist checking product	• Not applicable	• Not applicable
Monthly/Quarterly Paper Statement Fee	**No charge** for Paper Statement or Paperless Online Statement[6]	**No charge** for Paper Statement or Paperless Online Statement[6]	**No charge** for Paper Statement or Paperless Online Statement[6]
Withdrawal Limit Fee	**$5** fee per withdrawal over six (6) with a maximum of six (6) Withdrawal Limit Fees[7] per statement cycle	**$5** fee per withdrawal over six (6) with a maximum of six (6) Withdrawal Limit Fees[7] per statement cycle	Withdrawals not allowed; funds are held as collateral for the Truist Secured Credit Card[8]
Interest Calculation	Truist One Savings is an interest-bearing account[9]	Truist Confidence Savings is an interest-bearing account[9]	Truist Secured Credit Card Savings is an interest-bearing account[9]
Additional Information	Not applicable	Not applicable	Only opened as collateral for a Truist Secured Credit Card[8]

[1] Secured Credit Card Savings ("Secured Savings Account"): Please refer to the Secured Consumer Credit Card Agreement you received when opening your Truist Secured Credit Card for additional details.
[2] 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.
[3] Daily Ledger Balance: The actual balance in your account on a specific day and does not reflect any holds or pending transactions.
[4] Monthly Maintenance Fee (MMF): Waiver for an account owner under age 18 (minor) requires that the Minor is listed as the primary account 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, the account is subject to all applicable fees, including the Monthly Maintenance Fee unless at least one waiver criterion is satisfied.
[5] Related Accounts: Related accounts automatically include all applicable accounts associated with primary and secondary account owners**. Note:** The Truist Confidence Account is not an eligible product to waive the MMF for the Truist One Savings account.
[6] Paperless Online Statement: Electronic/Online Statement provided through Online Banking each statement cycle. Truist Online and Mobile Banking is required to access Paperless Online Statements. Manage your Paperless Preferences with your Truist Online and Mobile Banking account.
[7] Withdrawal Limit Fee: The Withdrawal Limit Fee of $5 will be assessed per withdrawal over six (6) with a maximum of six (6) Withdrawal Limit Fees per statement cycle. 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. Transactions initiated by the bank or for legal reason are not counted towards the six (6).
[8] Truist Secured Credit Card: Truist Secured Credit Cards are subject to credit approval. Please see your Truist Secured Credit Card Agreement for more information.
[9] Interest-bearing account: Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings. Interest rates are variable and can change at any time at the bank's discretion. All interest rates have a corresponding Annual Percentage Yield (APY).

Truist Bank, Member FDIC. © 2026 Truist Financial Corporation. TRUIST, the Truist logo, Truist Purple, Truist One, Truist Interest Checking and Truist Marquee are service marks of Truist Financial Corporation. All rights reserved.

MISCELLANEOUS SERVICES AND FEES

DEPOSIT SERVICES

Check Orders	
Truist One Checking Level 1	Free first order (10-Pack)
Truist One Checking Level 2	Free first order (10-Pack) and 50% reorder discount (*any personal check design)
Truist One Checking Levels 3, 4, and Premier	Free first order (10-Pack) and Free reorders (*any personal check design)
Truist Marquee Checking and Truist Interest Checking	Free first order and Free reorders (*any personal check design)
Truist AMA Checking	Free first order and Free reorders (*select free personal check designs or 50% discount on any other personal check design)
Truist Wealth Money Market	Free first order and Free reorders (*money market check design)
All other Orders for Checks or Supplies not shown above (personal checks, deposit slips, or other banking supplies)	Prices vary based on the account type, product(s) being purchased, shipping costs and taxes.

Fees for statements with check images	
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) Fee[2] • Truist will limit total Overdraft Fees to three (3) per day • Truist will waive Overdraft Fees on transactions that are less than $5	$36.00 per item, per occurrence **Note: This Fee does not apply to Truist One Checking, Truist One Savings, Truist One Money Market Account, Truist Confidence Account, Truist Confidence Savings, Secured Credit Card Savings, Truist Marquee Checking, Truist Interest Checking, or Truist Wealth Money Market Account**

Overdraft Protection[3]	
Overdraft Protection Transfer • 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 (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. Please see your agreement for more information	No Overdraft Protection Transfer fee

Availability Options for Funds Deposited	
Standard availability[4]	No charge
Immediate availability[5] • Mobile check deposits and ATM check deposits only • A single check deposit that is less than $5 is not eligible for immediate availability	If immediate availability service (IAS) is offered and accepted, the fee will be 2% of each check amount equal to or over $100. For each check under $100, a $1 fee will apply. The fee amount is disclosed prior to acceptance

[1] Check Images and Enhanced Check Images with Statement: This fee will be waived for Truist Marquee Checking, Truist Interest Checking, and Truist Asset Management Accounts. **Note:** Truist Confidence Account and Truist Confidence Savings Account are not eligible for Image statements.

[2] Overdraft (OD) Fee: One Overdraft Fee will be waived per statement cycle for Truist Asset Management Accounts. This fee applies to overdrafts created by checks, in-person withdrawals, ATM withdrawals, or other electronic means.

[3] Overdraft Protection: Overdraft Protection is an optional service that can help clients avoid declined transactions. The client can link a Truist checking account (the "protected" account) to another Truist deposit account, credit card, or line of credit (the "protector" account) and available funds are automatically transferred from the linked protector account when necessary to cover any shortfalls in the protected account. Credit card and/or line of credit are subject to credit approval. 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. Please see your agreement for more information. Truist Home Equity Lines cannot be linked for Overdraft Protection in Texas **Note:** Money Market and Savings Accounts are not eligible to enroll in Overdraft Protection as a protected account.

[4] Standard Availability: Transactions are processed each banking day (Monday through Friday except federal holidays) during nightly processing and are posted to your account. Check deposits will be posted to your account and available for use after nightly processing unless a hold is placed.

[5] Immediate Availability: Transactions are processed each banking day (Monday through Friday except federal holidays) during nightly processing. If accepted, your available balance will be increased by the amount of the deposited item, minus the applicable fee, at the time the deposit is made. Funds from checks deposited by 11:59 pm ET, with IAS, will be included during nightly processing. **Currently available for Mobile and ATM check deposits only.**

Truist Bank, Member FDIC. © 2026 Truist Financial Corporation. TRUIST, the Truist logo, Truist Purple, Truist One, Truist Interest Checking and Truist Marquee are service marks of Truist Financial Corporation. All rights reserved.

Other Account Related Fees	
Returned Deposited Item/ Cashed Item Fee	No charge
Stop Payment Fee[1]	$35.00 each
Charged-Off Account Fee	$30.00 **Note: This Fee does not apply to the Truist Confidence Account and Truist Confidence Savings.**
Individual Retirement Account (IRA) Direct Custodian Transfer Processing Fee	$50 transfer fee per day
IRA Premature Withdrawal Fee (IRA Owners under the age of 59 ½ on the day of withdrawal)	$10 for each withdrawal, in addition to an early withdrawal penalty. Additional IRS penalties may apply. Refer to the Custodial Agreement and Disclosure Statement for additional details.
Education Savings Account (ESA) Withdrawal Fee	

MISCELLANEOUS DEPOSIT SERVICES

Official Check[2]	$10.00 per item
Money Order[2]	$5.00 per item
International Bank Draft	$25.00 per item
Legal Process (IRS levy, state levy or writ of garnishment)	$125.00 per notice (or maximum amount allowed under the law, whichever is less)

RESEARCH SERVICES

Domestic Collections	
Outgoing Collections[3]	No Truist Fee; Domestic/ Intermediary Paying Bank Fees only[4]
Check Collection	No Truist Fee; Domestic/ Intermediary Paying Bank Fees only[4]
Returned Item (Domestic Collections)	No Truist Fee; Domestic/ Intermediary Paying Bank Fees only[4]

International Collections	
Foreign Check Collection	$75.00 per item plus Foreign/ Intermediary Paying Bank Fees[4]
Foreign Check Returned Item	No Truist Fee; Foreign/ Intermediary Paying Bank Fees only[4]

Verification	
Account Verification Fees[5]	$30.00 standard processing

TRUIST MONEY SERVICES

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 (including Truist Confidence Account), savings or money market account. This fee will not be assessed if the face value of the check is $50 or less. Truist Premier and Wealth clients are excluded from this fee. Truist will not cash non-Truist checks from non-clients unless the check is on the check cashing agreement list.

[1] Stop Payment Fee: There is no Stop Payment Fee for Truist Marquee Checking accounts, Truist Interest Checking, and Truist One Checking accounts in Level 3, Level 4, and Level Premier.
[2] Official Checks and Money Orders: There is no charge for Truist Marquee Checking, Truist Interest Checking, Truist Asset Management, and Truist One Checking accounts.
[3] Outgoing Domestic Collections: There is no charge on bonds, oil and gas leases or dealer drafts.
[4] Domestic and International Collections: The net amount paid to you or Credited to your account may be less than the face value of the item, due to fees being charged by the domestic or foreign paying bank and intermediary banks. Fees may vary.
[5] No charge for Account Verification for Truist Marquee Checking accounts.

Truist Bank, Member FDIC. © 2026 Truist Financial Corporation. TRUIST, the Truist logo, Truist Purple, Truist One, Truist Interest Checking and Truist Marquee are service marks of Truist Financial Corporation. All rights reserved.

WIRE TRANSFER SERVICES

Incoming Wire Transfer Services	
Incoming Domestic[1]	$15.00 per transfer
Incoming International[1]	$20.00 per transfer
Incoming Funds Transfer[1]	$5.00 per transfer
Truist Teammate Assisted Outgoing Wire Transfer Services	
Outgoing Domestic[2]	$30.00 per transfer
Outgoing International[2]	$65.00 per transfer
Outgoing Book Transfer[2]	$5.00 per transfer
Online Outgoing Wire Transfer Services[3]	
Outgoing Domestic Wire Transfer[4]	$20.00 per transfer
Outgoing Book Transfer[4]	$12.00 per transfer
Wire Transfer Notification	
Wire Investigations	$25.00

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.

[1] Incoming Domestic Wire, Incoming International Wire, & Incoming Funds Transfer: No fee for incoming domestic wires, incoming international wires, and incoming funds transfers for Truist Marquee Checking, Truist Interest Checking, Truist Wealth Money Market Account, and Truist Asset Management Account. Truist One Checking account receives one no-fee incoming domestic wire, or one no-fee incoming international wire, or one no-fee incoming funds transfer 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.

[2] Outgoing Domestic Wire, Outgoing International Wires, & Outgoing Book Transfer: No fee for outgoing domestic wires, outgoing international wires, & outgoing book transfers for Truist Marquee Checking and Truist Wealth Money Market accounts.

[3] This service is available for Truist Wealth and Truist Premier Relationships. **Truist Wealth Relationship Requirements:** $1,000,000 of personal qualified investment assets at Truist or qualification for Specialty Wealth Medical, Legal, Sports & Entertainment, or International criteria. **Truist Premier Relationship Requirements:** To be eligible for Truist Premier, clients need to have a monthly average of $100,000 or more in qualifying personal deposit and/or investment assets for three consecutive months. Eligibility is reviewed annually. Clients who have a qualifying personal deposit and/or investment assets of $250,000 or more, are eligible for access to a dedicated Premier Advisor for personalized comprehensive financial planning and support. Truist Premier benefits are subject to bank policies, relationship review, and ongoing balance requirements, and may change at any time.

[4] Online Outgoing Domestic Wire & Outgoing Book Transfers: No fee for outgoing domestic wire and outgoing book transfers for Truist Marquee Checking and Truist Wealth Money Market accounts.

Truist Bank, Member FDIC. © 2026 Truist Financial Corporation. TRUIST, the Truist logo, Truist Purple, Truist One, Truist Interest Checking and Truist Marquee are service marks of Truist Financial Corporation. All rights reserved.

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 – Note: Temporary cards cannot be rushed; there is no charge for the replacement card that is sent via Regular Mail. • $15 for Truist Confidence Account and Truist Confidence Savings Account. • $0 for Truist Wealth Relationships[1].

TRUIST DEBIT CARDS AND AUTOMATED TELLER MACHINES (ATM) ADDITIONAL INFORMATION

	ATM Card[2,3]	**Debit[3,4]**	**Wealth / AMA Debit[5]**
Non-Truist Domestic ATM Fee[6]	$3.50 per transaction[7,8]	• $3.50 per transaction[7,8] • No Fee for Truist Marquee Checking and Truist Interest Checking	No Fee
Non-Truist International ATM Fee[6]	$5.00 per transaction	• $5.00 per transaction • No Fee for Truist Marquee Checking	No Fee
International Point of Sale (POS), ATM and Cash Advance; International Service Assessment Fee[6]	3% POS and 3% ATM	• 3% POS and 3% ATM • No Fee for Truist Marquee Checking	• 3% POS and 3% ATM for Truist AMA • No Fee for Truist Wealth Money Market
Daily Withdrawal Limit	$500	• $500 Truist One Checking Levels 1 and 2 and all other accounts • $2,500 Truist One Checking Levels 3, 4, and Premier • $3,000 Truist Interest Checking • $5,000 Truist Marquee Checking	• $2,000 Truist AMA • $3,000 Truist Wealth Money Market
Daily Point of Sale Limit	$3,000	• $3,000 • $25,000 Truist Marquee Checking and Truist Interest Checking	• $10,000 Truist AMA • $25,000 Truist Wealth Money Market

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.

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. Truist Marquee Checking and Truist Wealth Money Market accounts are exempt from the 3% fee. Truist 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.

[1] Truist Wealth Relationship Requirements: $1,000,000 of personal qualified investment assets at Truist or qualification for Specialty Wealth Medical, Legal, Sports & Entertainment, or International criteria.
[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 and money market account and in lieu of a debit card.
[3] Secured Credit Card Savings is not eligible to be used with either Truist Debit or Truist ATM Cards.
[4] The Truist Debit card can be added to the following accounts: Truist One Checking, Truist Interest Checking, Truist Marquee Checking, Truist One Money Market, and Truist Confidence Accounts. Truist Marquee Checking accounts receive unlimited non-Truist Domestic ATM Fee waivers and non-Truist International ATM Fee waivers. Truist Interest Checking accounts receive unlimited non-Truist Domestic ATM Fee waivers. There is no limit on surcharge rebates for Truist Interest Checking and Truist Marquee Checking accounts for transactions conducted at non-Truist Domestic and non-Truist International ATMs.
[5] The Wealth/AMA Debit Card can be added to the Truist Wealth Money Market or Truist AMA Checking accounts to receive unlimited non-Truist Domestic ATM Fee waivers, non-Truist International ATM Fee waivers, and surcharge rebates. There is no limit on the surcharge rebates conducted at non-Truist Domestic and non-Truist International ATMs.
[6] The non-Truist ATM transaction fee is charged per withdrawal, balance inquiry or transfer when using a non-Truist ATM.
[7] Truist Confidence Account and Truist Confidence Savings non-Truist Domestic ATM fee is $2.50 per transaction; Truist Confidence Account and Truist Confidence Savings non-Truist Domestic ATM fee for balance inquiries is $1.00 per inquiry.
[8] Fee waivers for non-Truist Domestic ATM Fees for Truist One Checking: Level 1 – no fee waivers and no surcharge rebates; Level 2 – 1 non-Truist Domestic ATM fee waivers and 1 surcharge rebates (max $3 each); Level 3 – 3 non-Truist Domestic ATM fee waivers and 3 surcharge rebates (max $3 each); Level 4 – 5 non-Truist Domestic ATM fee waivers and 5 surcharge rebates (max $3 each); Level Premier – Unlimited non-Truist Domestic ATM fee waivers and surcharge rebates (max $3 each). Truist One Checking surcharge rebates and limits apply to transactions conducted at non-Truist Domestic and non-Truist International ATMs. Waivers and rebates are per statement cycle for all accounts except Dimension and Truist One Checking which are per calendar month. Account Level Benefits for monthly Non-Truist ATM Waivers and surcharge rebates reset on the third (3rd) business day of each month.

Truist Bank, Member FDIC. © 2026 Truist Financial Corporation. TRUIST, the Truist logo, Truist Purple, Truist One, Truist Interest Checking and Truist Marquee are service marks of Truist Financial Corporation. All rights reserved.

ONLINE AND MOBILE BANKING SERVICES

Online and Mobile Banking with Bill Pay	
Online and Mobile Banking	No charge
Bill Pay (Standard)	No charge
Bill Pay (Instant Payment)	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 and Mobile External Transfers[1]	
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[2]	$6.00 per transfer
Instant transfer to your accounts at other financial institutions	$3.00 per transfer

Online and Mobile Zelle® (Person to Person) Transfers[3]	
Send (Money Transfer to Other People)	No charge
Request (Money Request Sent to Other People)	No charge

Quicken	
Quicken® Direct Connect - Personal accounts[4,5]	$7.95 per month
Quicken® Direct Connect - Combination (used for clients that combine Business and Personal accounts)[5]	$9.95 per month
Quicken® Express or Web Connect[5]	No charge

CUSTOMER SERVICE

Telephone Banking	**844-4TRUIST (844-487-8478)**

[1] No fee for Truist clients that meet Truist Wealth Relationship Requirements. **Truist Wealth Relationship Requirements:** $1,000,000 of personal qualified investment assets at Truist or qualification for Specialty Wealth Medical, Legal, Sports & Entertainment, or International criteria.

[2] Truist Interest Checking receives three (3) Standard and three (3) Next day no fee Online External Transfers per calendar month.

[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, refer to the Truist Online and Mobile Banking Service Agreement for additional details. 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.

[4] As of 12/03/2026 there are no new enrollments in Quicken® Direct Connect. No fee Quicken® Direct Connect Personal account access for existing Truist Marquee Checking, Truist Interest Checking, and Truist AMA accounts.

[5] Quicken® is a product of Intuit, Inc.

Truist Bank, Member FDIC. © 2026 Truist Financial Corporation. TRUIST, the Truist logo, Truist Purple, Truist One, Truist Interest Checking and Truist Marquee are service marks of Truist Financial Corporation. All rights reserved.

Truist Overdraft Decision Notice

This Notice is only applicable for consumer deposit accounts.

Note: This Notice does not apply to Truist One and Truist Confidence Deposit Accounts

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money (available balance[1]) 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 transactions[2] (also known as one-time debit card transactions)**

Your request allows Truist to consider paying the overdraft for which you will incur a fee, if applicable. 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.

What fees will I be charged if Truist pays my overdraft?

Under Truist's Overdraft Coverage service:

- Truist will charge you an Overdraft Fee, if applicable, of $36 each time we pay an overdraft on your behalf.
- Truist limits the total number of Overdraft Fees to three (3) per day.
- **Truist will waive overdraft item fees for transactions that are less than $5.00**.

The Overdraft Fee does not apply to Truist Marquee Checking, Truist Interest Checking, and Truist Wealth Money Market accounts.

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:

- **Log in to Truist Mobile** - Select the applicable account, tap on ellipses, select Overdraft options, scroll down and see Overdraft Coverage – select on or off to make your Overdraft Coverage decision
- **Log in to online banking at Truist.com** - Select the applicable account, click More, click Overdraft options, and go to Manage Overdraft Coverage to make your Overdraft Coverage decision
- **Call 844-4TRUIST** - For touch-tone users, choose options 1, 6 and follow the prompts, or if you're using speech, simply say "Overdraft Coverage"

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 overdraw your account.

---

[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.

Truist Bank, Member FDIC. © 2026 Truist Financial Corporation. TRUIST, the Truist logo, Truist Purple, Truist One, Truist Interest Checking and Truist Marquee are service marks of Truist Financial Corporation. All rights reserved.