



## 2026 Price Changes

Truist Bank has completed an annual review of treasury and payments services, digital banking, and deposit services pricing. As a result of this review, starting on January 1, 2026, certain fees, detailed on the following pages, will be changing. Refer to this document for the price changes that may affect your account(s).

At Truist, we are committed to delivering excellent value and service to all our clients. We, as your trusted advisor, are also committed to working with you to select the account or service that best suits your financial needs.

Please contact your Truist Banker, Relationship Manager, or Treasury Consultant with any questions. Thank you for banking with Truist.

## Pricing Changes - Effective January 1, 2026

The following price changes are effective January 1, 2026. The price changes will be reflected on your statement as Account Analysis fees beginning with your January 2026 statement. If you are unsure if your account is impacted, please contact your Truist Banker, Relationship Manager or Treasury Consultant.

Some monthly Maintenance Fee(s), and some Cost per Item fees, as defined in the Business Deposit Accounts Fee Schedule, are not changing. You may access the Business Deposit Accounts Fee Schedule [here](#).

A glossary of service codes with definitions are listed at the end of this document for reference.

Service Code	Service Description	Current Price	New Price
<b>General Banking Services</b>			
<b>0017</b>	Duplicate Analysis Statement	\$10.00	\$15.00
<b>0021</b>	Monthly Account Maintenance Fee	\$33.00 - \$50.00	\$35.00 - \$55.00 <sup>1</sup>
<b>0100</b>	Credits Posted	\$1.25	\$1.50
<b>0110</b>	Items Deposited – On-Us	\$0.23	\$0.25
<b>0111</b>	Mobile Items Deposited – On-Us	\$0.23	\$0.25
<b>0112</b>	Items Deposited – In State	\$0.23	\$0.25
<b>0113</b>	Mobile Items Deposited – In State	\$0.23	\$0.25
<b>0114</b>	Items Deposited – Other	\$0.23	\$0.25
<b>0115</b>	Mobile Items Deposited – Other	\$0.23	\$0.25
<b>0117</b>	Remote Deposit Item – On-Us	\$0.20	\$0.23
<b>0119</b>	Remote Deposit Item – Transit	\$0.20	\$0.23
<b>0130</b>	Check Paid – Reject	\$0.50	\$0.75
<b>0396</b>	Deposit Corrections	\$8.00	\$9.00
<b>0417</b>	Custom Calendar Statement Fee	\$15.00	\$20.00
<b>0419</b>	Check Images with Statement	\$5.00	\$10.00 <sup>2</sup>
<b>0422</b>	Enhanced Ck Images with Stmtnt	\$6.00	\$10.00 <sup>2</sup>
<b>0429</b>	Add Fee Per Enhncd Check Image	\$0.06	\$0.10
<b>1205</b>	Returned Deposited Item Fee	\$12.00	\$14.00
<b>1235</b>	Deposit Items Return – Faxed	\$10.00	\$12.00
<b>Automated Clearing House (ACH) Services</b>			
<b>0105</b>	ACH Received Credit	\$0.20	\$0.25
<b>0134</b>	ACH Received Debit	\$0.20	\$0.25

Service Code	Service Description	Current Price	New Price
1051	ACH Blanket Block Maintenance	\$30.00	\$33.00
1052	ACH Positive Pay Monthly Maint	\$35.00	\$36.75
1055	UPIC Monthly Maintenance	\$30.00	\$33.00
<b>Cash Management Services</b>			
0850	ZBA Master Account Maintenance	\$45.00	\$50.00
0851	ZBA Sub Account Maintenance	\$25.00	\$30.00
0852	ZBA Plus Master Account Maint	\$45.00	\$50.00
0853	ZBA Plus Sub Account Maint	\$25.00	\$30.00
0854	ZBA Plus Reporting	\$10.00	\$12.00
0861	Sub Account Service – Sub	\$5.00	\$10.00
0865	Sub Account Individual Report	\$12.00	\$14.00
<b>EDI Services</b>			
1081	EDI Monthly Maint Payables	\$125.00	\$138.00
1090	Check Printing Fee	\$0.80	\$1.04
1091	Check Additional Pages	\$0.20	\$0.22
1093	Check Pulls	\$20.00	\$25.00
1094	Check Batch-Bundle	\$10.00	\$12.00
1302	EDI Reporting Maintenance	\$30.00	\$32.00
1331	EDI Monthly Maint Check Issue	\$125.00	\$130.00
1351	Integrated Payables Imp	\$2,500.00	\$3,300.00
1362	Integrated Pay File Map Chng	\$1,500.00	\$1,650.00
1365	Integrated Pay Maint Stnd	\$250.00	\$275.00
1366	Integrated Pay Maint 1 <sup>st</sup> Acc	\$300.00	\$350.00
1368	Integrated Payables Transact [1-500]	\$0.70	\$0.90
1368	Integrated Payables Transact [501-2,500]	\$0.60	\$0.80
1368	Integrated Payables Transact [2,501+]	\$0.50	\$0.70
1371	Integrated Payables Imp Custom	\$200.00	\$240.00
1372	Consol Pay Recon File-Maint	\$150.00	\$155.00
1376	Integrated Pay Sig Logo Chng	\$300.00	\$320.00

Service Code	Service Description	Current Price	New Price
1377	Integrated Pay Add-Chng Acct	\$450.00	\$500.00
<b>Electronic Bill Presentment and Payment Services (EBPP)</b>			
1150	EBPP Professional Imp Fee <sup>3</sup>	\$375.00	\$1,500.00
1151	EBPP Enterprise Imp Fee <sup>3</sup>	\$750.00	\$2,500.00
1152	EBPP Lite Implementation Fee	\$100.00	\$350.00
1157	EBPP Enterprise Maint <sup>3</sup>	\$250.00	\$500.00
1161	EBPP Bill Image Loaded	\$0.30	\$0.03
<b>Information Services</b>			
0755	Multi-Bank Reporting Items	\$0.30	\$0.40
0760	Multi-Bank Reporting Maint	\$100.00	\$135.00
<b>Digital Treasury (DLTY)</b>			
3200	DLT Bank Maint Essentials <sup>3</sup>	\$30.00	\$40.00
3205	DLTY Essentials PD Acct Maint	\$0 - \$10	\$20.00 <sup>4</sup>
3206	DLTY Essentials PD Loaded Item	\$0 - \$0.45	\$0.15 <sup>4</sup>
3225	DLTY CD Acct – Essentials <sup>3</sup>	\$0.00	\$20.00
3226	DLTY CD Items – Essentials <sup>3</sup>	\$0.00	\$0.20
3233	DLTY Stop 18-24M Essentials <sup>3</sup>	\$25.00	\$20.00
3350	DLTY Stop Payment – 18 Month	\$25.00	\$20.00
3351	DLTY Stop Payment – 2 Year	\$25.00	\$20.00
3352	DLTY Stop Payment – 3 Year	\$25.00	\$20.00
<b>Check Fraud Prevention Services</b>			
0165	Check Block	\$30.00	\$33.00
4133	CPR/Pos Pay/Payee-Exceptions	\$5.00	\$5.50
4140	Positive Pay – Maintenance	\$70.00	\$73.50
4141	Control/Positive Pay – Items	\$0.08	\$0.10
4144	Positive Pay with Recon Maint	\$60.00	\$63.00
4145	Ctrl/Pos Pay with Recon Item	\$0.08	\$0.10
4161	CPR/Payee Positive Pay – Items	\$0.08	\$0.10
4165	CPR/Payee Pos w Recon Items	\$0.04	\$0.08

Service Code	Service Description	Current Price	New Price
4230	CPR Pos Pay – Maint	\$155.00	\$158.00
4232	CPR Pos Pay w Recon – Maint	\$145.00	\$148.00
<b>Reconciliation Services</b>			
0331	CD-Rom Maintenance	\$65.00	\$75.00
0332	Partial Recon Maint Paper	\$80.00	\$84.00
0334	Partial Recon – Item	\$0.06	\$0.10
0340	Full Recon Maint Paper	\$100.00	\$105.00
0341	CD-Rom Additional Acct Fee	\$60.00	\$75.00
0342	Full Recon – Item	\$0.07	\$0.10
0344	Deposit Recon Maintenance	\$70.00	\$73.50
0346	Deposit Recon – Item	\$0.11	\$0.10
3329	DLTY Positive Pay Image	\$2.00	\$0.00
3330	Reverse Pos Pay Maintenance	\$48.00	\$50.00
3334	DLTY Rev Pos Pay – Image	\$2.00	\$0.00
3576	TM Reverse Pos Pay Maintenance	\$48.00	\$50.00
3577	TM Reverse Pos Pay Item	\$0.08	\$0.10
<b>Retail Lockbox</b>			
7717	RLBX Info Reporting – Fax	\$200.00	\$225.00
7723	RLBX Credit Card – Item	\$1.50	\$1.55
7730	RLBX Cash Payment Process	\$7.50	\$8.00
7742	RLBX Payment Only Keystrokes	\$0.015	\$0.017
7752	RLBX Payment Only Photocopy	\$0.15	\$0.25
7758	RLBX Package Preparation	\$60.00	\$70.00
<b>SPEC Collection Services</b>			
0471	ICL Transmission – Per Trans	\$3.00	\$10.00
0491	RDC Monthly Maint	\$49.95	\$55.00
<b>Treasury Manager</b>			
3564	TM Online Stop Payment	\$15.00	\$20.00
<b>Vault Services</b>			

Service Code	Service Description	Current Price	New Price
1401	Cash Vault Deposits	\$1.15	\$1.25
1407	Vault Deposit Correction	\$8.00	\$9.00
1410	Vault Deposit Item – On-Us	\$0.23	\$0.25
1411	Vault Deposit Items In-State	\$0.23	\$0.25
1412	Vault Dep Items – Other	\$0.23	\$0.25
1416	VLT Coin Deposit Non-Stnd Bag	\$5.00	\$9.00
1417	Vault Coin Deposit Sub To Cnt	\$5.00	\$9.00
1420	Vault Chg Order Standard	\$4.25	\$5.00
1421	Vault Chg Order Nonstandard	\$8.50	\$9.00
1425	Vault Currency Ordered	\$0.0011	\$0.0015
<b>Wholesale Lockbox (WLBX)</b>			
7121	Electronic Patient Pay Process	\$0.055	\$0.065
7211	WLBX Watchlist Alert	\$38.00	\$45.00
7227	WLBX Postage Per Item	\$0.73	\$0.79
7228	WLBX Package Preparation	\$5.50	\$6.00
7229	WLBX Verify > 20 Payees	\$0.21	\$0.25
7230	WLBX Verify 16-20 Payees	\$0.20	\$0.24
7231	WLBX Verify 11-15 Payees	\$0.0485	\$0.055
7233	WLBX Nonstandard Reassociation	\$0.11	\$0.15
7238	WLBX Facsimile – Per Fax	\$24.00	\$30.00
7244	WLBX Data Capture Keystrokes	\$0.018	\$0.019
7248	WLBX Credit Card AVS – Per Item	\$1.05	\$1.25
7249	WLBX Credit Card – Item	\$0.70	\$0.77
7251	WLBX Cash Payment Process	\$7.50	\$8.00
7259	WLBX Remitter Table Maint	\$105.00	\$108.00
7261	WLBX Image DVD	\$65.00	\$75.00
7263	WLBX Image Per Duplicate CD	\$50.00	\$60.00
7270	WLBX Online Decision Maint	\$80.00	\$85.00
7278	Check and Document Return	\$0.10	\$0.12

Service Code	Service Description	Current Price	New Price
7281	WLBX Item Print	\$0.22	\$0.25
7284	WLBX Foreign Item Processing	\$2.50	\$3.00
7286	WLBX ML Hcare Batching	\$0.09	\$0.10
7287	WLBX Non-ML Hcare Batching	\$0.10	\$0.11
7290	WLBX Credit Card Auth Redact	\$0.12	\$0.125
7291	WLBX Credit Card Rejects	\$0.15	\$0.155
7292	WLBX CC COBS Redact and Image	\$0.18	\$0.1825
7294	WLBX COBS Custom Sort	\$0.145	\$0.15
7304	WLBX Custom Stamping	\$0.15	\$0.25
<b>Wire Transfer Services</b>			
2239	Standing Order Domestic	\$15.00	\$17.00
2379	Drawdown Wire	\$15.00	\$17.00
2502	Wire Advice – Phone	\$20.00	\$22.00
2514	Wire Advice – U.S. Mail	\$7.00	\$11.00
<b>Miscellaneous Services</b>			
0156	Restricted Blocked Maintenance	\$500.00	\$700.00

## Small Business Banking and Packaged Pricing Changes

The following price changes are effective January 1, 2026, and specific to Truist's various Packaged and Small Business Banking Account types. The price changes will be reflected on your statement as Account Analysis fees beginning with your January 2026 statement. If you are unsure if your account is impacted, please contact your Truist Banker, Relationship Manager or Treasury Consultant.

Service Code	Service Description	Current Price	New Price
<b>Commercial Suite Checking</b>			
1052	ACH Positive Pay Monthly Maint	\$17.50	\$22.50
<b>Truist Business Money Market</b>			
0126	Combined Deposited Items [1-10]	\$0.00	\$0.00
0126	Combined Deposited Items [11+]	\$0.39	\$0.50
0395	Coin and Currency Deposited [1-5,000]	Various <sup>5</sup>	\$0.0000
0395	Coin and Currency Deposited [5,001+]	Various <sup>5</sup>	\$0.0031
<b>Truist Dynamic Business Checking</b>			
0395	Coin and Currency Deposited [1-25,000]	Various <sup>5</sup>	\$0.0000
0395	Coin and Currency Deposited [25,001+]	Various <sup>5</sup>	\$0.0031
1024	Monthly Maintenance Fee	\$20.00	\$25.00
<b>Truist Simple Business Savings</b>			
0126	Combined Deposited Items [1-20]	\$0.00	\$0.00
0126	Combined Deposited Items [21+]	\$0.39	\$0.50
0395	Coin and Currency Deposited [1-2,000]	Various <sup>5</sup>	\$0.0000
0395	Coin and Currency Deposited [2,001+]	Various <sup>5</sup>	\$0.0031
<b>Truist Community Checking</b>			
0395	Coin and Currency Deposited [1-25,000]	\$0.00	\$0.0000
0395	Coin and Currency Deposited [25,001+]	\$0.00	\$0.0025
<b>Community Interest Checking (<i>Grandfathered Account Type</i>), Civic Checking (<i>Grandfathered</i>)</b>			
0395	Coin and Currency Deposited [1-25,000]	\$0.00	\$0.0000
0395	Coin and Currency Deposited [25,001+]	\$0.00	\$0.0025
<b>Community Interest Checking (<i>Grandfathered</i>) – Change for <i>Virginia Only</i></b>			
0022	Minimum Balance Fee	\$7.00 - \$9.00 <sup>6</sup>	\$9.00

Service Code	Service Description	Current Price	New Price
<b>Business High Performance Money Market (<i>Grandfathered</i>)</b>			
0126	Combined Deposited Items [1-20]	\$0.00	\$0.00
0126	Combined Deposited Items [21+]	\$0.39	\$0.50
<b>Public Fund Money Rate Savings and Business Managed Money Rate Savings</b>			
0022	Minimum Balance Fee	\$5.00	\$15.00
0126	Combined Deposited Items [1-20]	\$0.00	\$0.00
0126	Combined Deposited Items [21+]	\$0.39	\$0.50
<b>Intercompany Money Rate Savings</b>			
0022	Minimum Balance Fee	\$5.00	\$15.00
<b>Basic Public Fund Checking</b>			
0140	Combined Item Transactions [1-150] <sup>7</sup>	\$0.00	\$0.00
0140	Combined Item Transactions [151-200] <sup>7</sup>	\$0.00	\$0.50
0140	Combined Item Transactions [201+] <sup>7</sup>	\$0.50	\$0.50
0395	Coin and Currency Deposited [1-5,000] <sup>7</sup>	\$0.0000	\$0.0000
0395	Coin and Currency Deposited [5,001-10,000] <sup>7</sup>	\$0.0000	\$0.0031
0395	Coin and Currency Deposited [10,000+] <sup>7</sup>	\$0.0031	\$0.0031
<b>Business Interest Checking (<i>Grandfathered</i>)</b>			
0395	Coin and Currency Deposited [1-5,000]	Various <sup>5</sup>	\$0.0000
0395	Coin and Currency Deposited [5,001+]	Various <sup>5</sup>	\$0.0031
<b>Business Value 200 Checking (<i>Grandfathered</i>)</b>			
0395	Coin and Currency Deposited [1-10,000]	Various <sup>5</sup>	\$0.0000
0395	Coin and Currency Deposited [10,001+]	Various <sup>5</sup>	\$0.0031
1024	Monthly Maintenance Fee	\$0.00 - \$12.00 <sup>8</sup>	\$15.00
<b>Business Value 500 Checking (<i>Grandfathered</i>)</b>			
0395	Coin and Currency Deposited [1-30,000]	Various <sup>5</sup>	\$0.0000
0395	Coin and Currency Deposited [30,001+]	Various <sup>5</sup>	\$0.0031

## Service Description and Definition Changes

The following Service Description and Definition changes are be made effective January 1, 2026. The description changes will be reflected on your Account Analysis statement beginning with your January 2026 statement. If you are unsure if your account is impacted, please contact your Truist Banker, Relationship Manager or Treasury Consultant.

### Service Description and Definition Updates

#### Current

Service Code	Service Description	Definition
<b>Automated Clearing House (ACH) Services</b>		
3315	DLTY ACH Orig Trans BusBanking	Fee for originating (Orig) an ACH credit or debit transaction (Trans) through Digital Treasury (Dlty) enrolled in the Business Banking (Busbanking) ACH Option - A Price Plan. Per Transaction.
3318	DLTY SDA Orig Trans BusBanking	Fee for originating (Orig) a same day ACH (Sda) credit or debit transaction (Tran) through Digital Treasury (Dlty) enrolled in the Business Banking (Busbanking) ACH Option - A Price Plan and Same Day ACH (SDA) service. Per Transaction.
<b>Image Cash Letter Services</b>		
0459	ICL Unqualified On-Us Items	Per item fee for on-us deposited item included in an un-qualified Image Cash Letter (ICL) File. Per Deposited Item.
0460	ICL Unqualified Transit Items	Per item fee for item drawn on a financial institution that is not the bank of deposit (transit item) included in an un-qualified Image Cash Letter (ICL) File. Per Deposited Item
<b>Electronic Bill Presentment and Payment Services (EBPP)</b>		
1150	EBPP Implementation Fee	One-time fee for setup and implementation of Electronic Bill Presentment and Payment (EBPP). Per Set-Up.
1151	EBPP Custom Implementation Fee	One-time fee for custom setup and implementation of Electronic Bill Presentment and Payment (EBPP). Per Custom Set-Up.
1155	EBPP Maintenance	Monthly fee for maintaining the Electronic Bill Presentment and Payment (EBPP) service. Per Month.
1156	EBPP Lite Maintenance	Monthly fee for maintaining the Electronic Bill Presentment and Payment (EBPP) Lite service. Per Month.
1157	EBPP API/SSO/Web Form Maint	Monthly fee for maintaining custom services including, but not limited to, API, SSO, and Web Form services for the Electronic Bill Presentment and Payment (EBPP) service. Per Month.
<b>Digital Treasury (DLTY)</b>		
3200	DLTY Bank Maint- Ess,Plum,Prem	Monthly maintenance (Maint) fee for accessing Digital Treasury (Dlty) banking (Bank) under the Essentials (Ess), Plus (Plu), or Premium (Prem) billing Plans. Per Client ID, Per Month.
3220	DLTY Transfer – Ess,Plu,Prem	Per account transfer fee for Essentials (Ess), Plus (Plu), or Premium (Prem) Plans in Digital Treasury (Dlty). Per Account Transfer.
3221	DLTY Image Ret – Ess,Plu,Prem	Per image retrieved (Ret) fee for Essentials (Ess), Plus (Plu), or Premium (Prem) Plans in Digital Treasury (Dlty). Per Image Retrieved.
3225	DLTY CD Acct – Ess, Plu, Prem	Per account (Acct) monthly maintenance (Maint) fee for current day (CD) information reporting on Digital Treasury (Dlty) for clients on the Essentials (Ess), Plus (Plu), or Premium (Prem) billing plans. Per Account, Per Month.
3226	DLTY CD Items – Ess, Plu, Prem	Fee for current day (CD) account balances and transactions loaded and available on Digital Treasury (Dlty) for clients on the Essentials (Ess), Plus (Plu), or Premium (Prem) Plans. Per Item Loaded.

Service Code	Service Description	Definition
3230	DLTY Stop Maint – Ess,Plu,Prem	Per account maintenance (Maint) fee for Stop Payments (Stop) on the Essentials (Ess), Plus (Plu), or Premium (Prem) Plans in Digital Treasury (Dlty). Per Account, Per Month.
3231	DLTY Stop 6-12M – Ess,Plu,Prem	Fee for Stop Payment (Stop) transactions in Digital Treasury (Dlty) between 6 and 12 months (6-12M) in duration for clients on the Essentials (Ess), Plus (Plu), or Premium (Prem) Plans. Per Stop Payment.
3233	DLTY Stop 18-24M-Ess,Plu,Prem	Fee for Stop Payment (Stop) transactions in Digital Treasury (Dlty) between 18 and 24 months (18-24M) in duration for clients on the Essentials (Ess), Plus (Plu), or Premium (Prem) Plans. Per Stop Payment.
3235	DLTY Stop Payment – 3 Yr-7 Yr	Fee for Stop Payment transactions in Digital Treasury (Dlty) between 3 years to 7 years duration for clients on the Essentials, Plus, or Premium plans. Per Stop Payment.
3240	DLTY Stop Cancel-Ess,Plu,Prem	Fee for cancellation (Cancel) of Stop Payment (Stop) in Digital Treasury (Dlty) for clients on the Essentials (Ess), Plus (Plu), or Premium (Prem) Plans. Per Stop Payment Cancellation.

**New as of January 1, 2026**

Service Code	Service Description	Definition
<b>Automated Clearing House (ACH) Services</b>		
3315	DLTY ACH Orig Trans Essentials	Fee for originating (Orig) an ACH credit or debit transaction (Trans) through Digital Treasury (Dlty) enrolled in the Essentials Plan. Per Transaction.
3318	DLTY SDA Orig Trans Essentials	Fee for originating (Orig) a same day ACH (Sda) credit or debit transaction (Tran) through Digital Treasury (Dlty) enrolled in the Essentials Plan and Same Day ACH (SDA) service. Per Transaction.
<b>Image Cash Letter Services</b>		
0459	ICL On-Us Items	Per item fee for on-us deposited item included in an Image Cash Letter (ICL) File. Per Deposited Item.
0460	ICL Transit Items	Per item fee for item drawn on a financial institution that is not the bank of deposit (transit item) included in an Image Cash Letter (ICL) File. Per Deposited Item.
<b>Electronic Bill Presentment and Payment Services (EBPP)</b>		
1150	EBPP Professional Imp Fee	One-time fee for setup and implementation (Imp) of Electronic Bill Presentment and Payment (EBPP) Professional. Per Set-Up.
1151	EBPP Enterprise Imp Fee	One-time fee for setup and implementation (Imp) of Electronic Bill Presentment and Payment (EBPP) Enterprise. Per Set-Up.
1155	EBPP Professional Maint	Monthly fee for maintaining (Maint) the Electronic Bill Presentment and Payment (EBPP) Professional service. Per Month.
1156	EBPP Lite Maint	Monthly fee for maintaining (Maint) the Electronic Bill Presentment and Payment (EBPP) Lite service. Per Month.
1157	EBPP Enterprise Maint	Monthly fee for maintaining (Maint) the Electronic Bill Presentment and Payment (EBPP) Enterprise service. Per Month.
<b>Digital Treasury (DLTY)</b>		
3200	DLTY Bank Maint- Essentials	Monthly maintenance (Maint) fee for accessing Digital Treasury (Dlty) banking (Bank) under the Essentials billing plan. Per Client ID, Per Month.
3220	DLTY Transfer – Essentials	Per account transfer fee for Essentials Plan in Digital Treasury (Dlty). Per Account Transfer.
3221	DLTY Image Ret – Essentials	Per image retrieved (Ret) fee for Essentials Plan in Digital Treasury (Dlty). Per Image Retrieved.

Service Code	Service Description	Definition
<b>3225</b>	DLTY CD Acct – Essentials	Per account (Acct) monthly maintenance (Maint) fee for current day (CD) information reporting on Digital Treasury (Dlty) for clients on the Essentials billing plan. Per Account, Per Month.
<b>3226</b>	DLTY CD Items – Essentials	Fee for current day (CD) account balances and transactions loaded and available on Digital Treasury (Dlty) for clients on the Essentials Plan. Per Item Loaded.
<b>3230</b>	DLTY Stop Maint – Essentials	Per account maintenance (Maint) fee for Stop Payments (Stop) on the Essentials Plan in Digital Treasury (Dlty). Per Account, Per Month.
<b>3231</b>	DLTY Stop 6-12M – Essentials	Fee for Stop Payment (Stop) transactions in Digital Treasury (Dlty) between 6 and 12 months (6-12M) in duration for clients on the Essentials Plan. Per Stop Payment.
<b>3233</b>	DLTY Stop 18-24M – Essentials	Fee for Stop Payment (Stop) transactions in Digital Treasury (Dlty) between 18 and 24 months (18-24M) in duration for clients on the Essentials Plan. Per Stop Payment.
<b>3235</b>	DLTY Stop Payment – 3 Yr-7 Yr	Fee for Stop Payment (Stop) transactions in Digital Treasury (Dlty) between 3 years to 7 years in duration for clients on the Essentials Plan. Per Stop Payment.
<b>3240</b>	DLTY Stop Cancel - Essentials	Fee for cancellation (Cancel) of Stop Payment (Stop) in Digital Treasury (Dlty) for clients on the Essentials Plan. Per Stop Payment Cancellation.

## Billing Changes – Mapping of Services for Image Cash Letter (ICL)

For our Image Cash Letter (ICL) and Digital Treasury clients that utilize the Premium, Plus or Business Banking plans, new service codes will apply effective January 1, 2026.

Today for ICL, deposited item volume is separated between qualified and un-qualified deposited items. Starting January, it will no longer matter if you submit qualified or un-qualified files. All check volumes will report to the same two Deposited items service codes outlined in the table below.

The billing changes will be reflected on your Account Analysis statement beginning with your January 2026 statement. If you are unsure if your account is impacted, please contact your Truist Banker, Relationship Manager or Treasury Consultant.

Current Service Code	Old Service Description	Current Price	New Service Code	New Service Description	New Price
<b>0459</b>	ICL Unqualified On-Us Items	\$0.045	<b>0459</b>	ICL On-Us Items	\$0.045
<b>0460</b>	ICL Unqualified Transit Items	\$0.065	<b>0460</b>	ICL Transit Items	\$0.065
<b>0464</b>	ICL Qualified On-Us Items	\$0.035	<b>0459</b>	ICL On-Us Items	\$0.045
<b>0465</b>	ICL Qualified Transit Items	\$0.060	<b>0460</b>	ICL Transit Items	\$0.065

## Billing Changes – Mapping of Services for Digital Treasury (DTLY)

For our Digital Treasury clients that utilize the Premium, Plus or Business Banking plans, new service codes will apply effective January 1, 2026. All three plans will be migrating to our Digital Treasury Commercial plan. Below are the expected service code changes for all three plans along with the updated standard price values.

The billing changes will be reflected on your Account Analysis statement beginning with your January 2026 statement. If you are unsure if your account is impacted, please contact your Truist Banker, Relationship Manager or Treasury Consultant.

### Digital Treasury – Premium or Plus to Commercial Plan

Current Service Code	Old Service Description	Current Price	New Service Code	New Service Description	New Price
<b>3200</b>	DLTY Bank Maint – Ess,Plu,Prem	\$30.00	<b>3530</b>	DLTY Client ID	\$65.00
<b>3210</b>	DLTY Plus PD Acct Maint [1-3]	\$25.00	<b>3300</b>	DLTY PD Acct Maint	\$35.00
<b>3210</b>	DLTY Plus PD Acct Maint [4-10]	\$20.00	<b>3300</b>	DLTY PD Acct Maint	\$35.00
<b>3210</b>	DLTY Plus PD Acct Maint [11-20]	\$15.00	<b>3300</b>	DLTY PD Acct Maint	\$35.00
<b>3210</b>	DLTY Plus PD Acct Maint [21+]	\$12.00	<b>3300</b>	DLTY PD Acct Maint	\$35.00
<b>3211</b>	DLTY Plus PD Loaded Items [1-1,500]	\$0.25	<b>3533</b>	DLTY – PD Loaded Items	\$0.20
<b>3211</b>	DLTY Plus PD Loaded Items [1,500-10,000]	\$0.20	<b>3533</b>	DLTY – PD Loaded Items	\$0.20
<b>3211</b>	DLTY Plus PD Loaded Items [10,001+]	\$0.15	<b>3533</b>	DLTY – PD Loaded Items	\$0.20
<b>3215</b>	DLTY Premium PD Acct Maint [1-3]	\$40.00	<b>3300</b>	DLTY PD Acct Maint	\$35.00
<b>3215</b>	DLTY Premium PD Acct Maint [4-10]	\$30.00	<b>3300</b>	DLTY PD Acct Maint	\$35.00
<b>3215</b>	DLTY Premium PD Acct Maint [11-20]	\$20.00	<b>3300</b>	DLTY PD Acct Maint	\$35.00
<b>3215</b>	DLTY Premium PD Acct Maint [21+]	\$15.00	<b>3300</b>	DLTY PD Acct Maint	\$35.00
<b>3216</b>	DLTY Premium PD Loaded Items [1-1,500]	\$0.25	<b>3533</b>	DLTY – PD Loaded Items	\$0.20
<b>3216</b>	DLTY Premium PD Loaded Items [1,500-10,000]	\$0.20	<b>3533</b>	DLTY – PD Loaded Items	\$0.20

Current Service Code	Old Service Description	Current Price	New Service Code	New Service Description	New Price
3216	DLTY Premium PD Loaded Items [10,001+]	\$0.15	3533	DLTY – PD Loaded Items	\$0.20
3220	DLTY Transfer – Ess,Plu,Prem	\$1.50	3305	DLTY Acct Transfer	\$1.50
3221	DLTY Image Ret – Ess,Plu,Prem	\$0.00	3309	DLTY Image Retrieved	\$0.00
3225	DLTY CD Acct – Ess,Plu,Prem	\$0.00	3301	DLTY CD Acct Maint	35.00
3226	DLTY CD Items – Ess,Plu,Prem	\$0.00	3536	DLTY – CD Loaded Items	\$0.25
3230	DLTY Stop Maint – Ess,Plu,Prem	\$0.00	3303	DLTY Stop Payment Maint Com	\$0.00
3231	DLTY Stop 6-12M – Ess,Plu,Prem	\$20.00	3304	DLTY Stop Payment - 6 Month	\$20.00
3231	DLTY Stop 6-12M – Ess,Plu,Prem	\$20.00	3349	DLTY Stop Payment - 1 Year	\$20.00
3233	DLTY Stop 18-24M – Ess,Plu,Prem	\$25.00	3350	DLTY Stop Payment - 18 Month	\$20.00
3233	DLTY Stop 18-24M – Ess,Plu,Prem	\$25.00	3351	DLTY Stop Payment - 2 Year	\$20.00
3235	DLTY Stop Payment – 3 Yr-7 Yr	\$30.00	3352	DLTY Stop Payment - 3 Year	\$20.00
3235	DLTY Stop Payment – 3 Yr-7 Yr	\$30.00	3353	DLTY Stop Payment - 4 Year	\$30.00
3235	DLTY Stop Payment – 3 Yr-7 Yr	\$30.00	3354	DLTY Stop Payment - 5 Year	\$30.00
3235	DLTY Stop Payment – 3 Yr-7 Yr	\$30.00	3355	DLTY Stop Payment - 6 Year	\$30.00
3235	DLTY Stop Payment – 3 Yr-7 Yr	\$30.00	3356	DLTY Stop Payment - 7 Year	\$30.00
3240	DLTY Stop Cancel -Ess,Plu,Prem	\$10.00	3357	DLTY Stop Payment Cancel	\$10.00

### Digital Treasury – Business Banking to Commercial Plan

Current Service Code	Old Service Description	Current Price	New Service Code	New Service Description	New Price
N/A	N/A	N/A	3530	DLTY Client ID	\$65.00
3302	DLTY Business Banking	\$35.00	3300	DLTY PD Acct Maint	\$35.00
3541	DLTY BusBank – PD Loaded Items [1-200]	\$0.00	3533	DLTY – PD Loaded Items	\$0.20
3541	DLTY BusBank – PD Loaded Items [201+]	\$0.35	3533	DLTY – PD Loaded Items	\$0.20
3542	DLTY BusBank – Acct Transfer	\$1.50	3305	DLTY Acct Transfer	\$1.50
3543	DLTY BusBank – Image Retrieved [1-5]	\$0.00	3309	DLTY Image Retrieved	\$0.00
3543	DLTY BusBank – Image Retrieved [6+]	\$2.00	3309	DLTY Image Retrieved	\$0.00
3545	DLTY BusBank – Stop Pay-6 Mth [1-5]	\$0.00	3304	DLTY Stop Payment - 6 Month	\$20.00
3545	DLTY BusBank – Stop Pay-6 Mth [6+]	\$15.00	3304	DLTY Stop Payment - 6 Month	\$20.00

## Service Code Description - Definitions

Service Code	Service Description	Definition
<b>General Banking Services</b>		
0017	Duplicate Analysis Statement	Fee for generating a duplicate copy of an Account Analysis Statement.
0021	Monthly Acct Maintenance Fee	Monthly fee for maintaining a business account (Acct).
0022	Minimum Balance Fee	Monthly maintenance fee for an account when the account balance does not meet the minimum account balance requirement.
0100	Credits Posted	Fee for posting deposits (credits) to an account. Deposits include transactions made at a banking location or ATM. They also may include, but are not limited to, credits posted from account transfers, wire transfers, Real Time Payments (RTP), Image Cash Letter deposits, Remote Deposit, sweep transfer, online banking transfers and other electronic credits.
0110	Items Deposited - On-Us	Per item fee for check deposits drawn on a Truist Account (On-Us) and made at locations that may include, but are not limited to, branch, ATM, Lockbox or through the mail.
0111	Mobile Item Deposited - On-Us	Per item fee for check deposits drawn on a Truist Account (On-Us) made via the Mobile Banking application.
0112	Items Deposited - In State	Per item fee for check deposits drawn on a bank with a routing number in the same state as the deposit location. Deposit sources may include, but are not limited to, branch, ATM, Lockbox or through the mail.
0113	Mobile Item Deposited-In-State	Per item fee for check deposits made via the Mobile Banking application and drawn on a bank with a routing number in the same state as the state in which the deposit account is domiciled.
0114	Items Deposited - Other	Per item fee for check deposits drawn on a bank with a routing number in a different state than the deposit location. Deposit sources may include, but are not limited to, branch, ATM, Lockbox or through the mail.
0115	Mobile Item Deposited - Other	Per item fee for check deposits made via the Mobile Banking application and drawn on a bank with a routing number in a different state (OTHER) as the state in which the deposit account is domiciled.
0117	Remote Deposit Item - On-Us	Per item fee to process deposited checks drawn on a Truist Account (On-Us) through the Remote Deposit Capture solution.
0119	Remote Deposit Item - Transit	Per item fee to process deposited checks drawn on a non-Truist Account (Transit) through the Remote Deposit Capture solution.
0126	Combined Deposited Items	Fee for each item deposited. Combined items include, but are not limited to, checks deposited.
0130	Check Paid – Reject	Fee per item rejected for accounts that have rejected checks paid due to insufficient MICR line integrity.
0140	Combined Item Transactions	Fee per combined item over the product specified amount per month. The product specified amount per month varies based on product type and is defined in the Business Services Product and Pricing Guide. Items include, but are not limited to, items paid, debit and credit memos, credits posted, deposited items, online bill payments, and electronic debits and credits (including debit card transactions).
0395	Coin and Currency Deposited	Fee per \$1 of coin and currency deposited that is processed and verified for a calendar month. The fee includes the following: cash deposits made over the counter (OTC) at bank branch locations, night depository(s) or Package Forward and reflects the total amount of coin and currency deposited into the account during a calendar month.
0396	Deposit Corrections	Fee for correcting a deposit when the adjustment is greater than \$10.
0417	Custom Calendar Statement Fee	Fee for providing a DDA statement on a custom calendar cycle including, but not limited to, weekly and or bi-weekly frequencies.
0419	Check Images with Statement	Monthly fee for receiving check images with a deposit statement. Front and back of five paid checks are included per page.

Service Code	Service Description	Definition
0422	Enhanced Ck Images with Stmtnt	Monthly fee for receiving enhanced check (Ck) images with a deposit statement (Stmtnt). Front and back of three paid checks are included per page.
0429	Add Fee Per Enhncd Check Image	Additional (Add) fee per enhanced (Enhncd) check image provided with a DDA statement. The fee is in addition to the fee for the monthly enhanced check images with statement.
1205	Returned Deposited Item Fee	Fee for processing a deposited item returned.
1235	Dep Items Return - Faxed	Fee for notifying the client of deposited (Dep) items returned via fax. Billing is per returned item regardless of the number of faxes. Requested instruction entails the RDI special handling maintenance fee.
<b>Automated Clearing House (ACH) Services</b>		
0105	ACH Received Credit	Fee for an ACH received credit.
0134	ACH Received Debit	Fee for an ACH received debit.
1051	ACH Blanket Block Maintenance	Monthly maintenance fee for each account set up with ACH Blanket Block Service which provides the capability to block incoming ACH transactions (debits, credits or both).
1052	ACH Positive Pay Monthly Maint	Monthly maintenance (Maint) fee for each account with ACH Positive Pay service which provides the capability to filter or disposition ACH transactions received.
1055	UPIC Monthly Maintenance	Monthly maintenance fee for each Universal Payment Identification Code (UPIC).
<b>Cash Management Services</b>		
0850	ZBA Master Account Maintenance	Monthly per account fee for maintaining a Zero Balance Account (ZBA) Master and/or Super Master Account, the highest tier in a three tiered relationship.
0851	ZBA Sub Account Maintenance	Monthly per account fee for maintaining a Zero Balance Account (ZBA) subsidiary (Sub) account in a zero balance relationship. This fee also applies to the master account in a multi-tiered relationship.
0852	ZBA Plus Master Account Maint	Monthly per account fee for maintaining (Maint) a Zero Balance Account (ZBA) Master and/or Super Master Account, the highest tier in a three tiered relationship, with Zero Balance Account (ZBA) Plus service.
0853	ZBA Plus Sub Account Maint	Monthly per account maintenance (Maint) fee for maintaining a Zero Balance Account (ZBA) Subsidiary (Sub) Account, with Zero Balance Account (ZBA) Plus service.
0854	ZBA Plus Reporting	Monthly maintenance fee for providing reporting detailing the activity and balances for all accounts within the Zero Balance Account (ZBA) Plus relationship.
0861	Sub Account Service – Sub	Monthly maintenance fee for each virtual subsidiary (Sub) account reported in Sub Accounting (account) Services.
0865	Sub Account Individual Report	Fee for an individual report for each Sub Accounting (Account) Services virtual sub-account or Zero Balance Account (ZBA) sub-account.
<b>EDI Services</b>		
1081	EDI Monthly Maint Payables	Monthly maintenance (Maint) fee per EDI Integrated Payables profile for Check, ACH, Wire and Card Payments on any number of accounts. Includes delivery and processing of an unlimited number of payables files.
1090	Check Printing Fee	Per check fee for check stock, printing and preparation of each check for mailing.
1091	Check Additional Pages	Fee per additional page required to print remittance detail after the remittance section of the page that includes the check has been filled.
1093	Check Pulls	Fee to manually "pull" a check after submitted for printing but prior to mailing.
1094	Check Batch-Bundle	Fee for preparing checks, check batches/bundles, or packages of checks for bulk or overnight mailing.
1302	EDI Reporting Maintenance	Fee per maintaining each EDI profile and any number of accounts. This includes collecting, formatting, and reporting remittance detail.

Service Code	Service Description	Definition
1331	EDI Monthly Maint Check Issue	Monthly maintenance (Maint) fee per profile and any number of accounts and files to collect, reformat and deliver check issue information to Account Reconciliation for processing.
1351	Integrated Payables Imp	Fee for a standard implementation (Impl) setup of Integrated Payables (IP). A standard implementation contains mapping to Truist Standard Record Layout for IP, testing, and standard remittance advice for one payment type. If applicable, Includes automatic creation and delivery of positive pay and/or full reconciliation issue data file for check payments.
1362	Integrated Pay File Map Chng	Fee for modifying or changing (Chng) an existing Integrated Payables (Pay) file map that has been tested and approved for production or is already in production.
1365	Integrated Pay Maint Stnd	Fee per profile and any number of accounts. Includes delivery, maintenance (Maint), and processing of an unlimited number of Integrated Payables (Pay) files.
1366	Integrated Pay Maint 1st Acc	Fee per profile and one (1st) account (Acc). Includes: 1) access to a portal, payment and vendors status reports and at least 7 years of payment and remittance history, 2) delivery and processing of an unlimited number of Integrated payables (Pay) files, 3) vendor access to PayNetExchange portal for storage and retrieval of 12 months of payment and remittance detail and 4) ACH monthly maintenance (Maint) per account and ACH file delivery.
1368	Integrated Payables Transact	Fee for processing of a payment through Integrated Payables. The volume determines fee applied to all transactions (Transact) processed.
1371	Integrated Payables Imp Custom	Hourly fee for custom file mapping (Map) or implementation (Imp) efforts completed for Integrated Payables outside of standard offering. Mapping efforts may include, but are not limited to, efforts involving multiple files, look up files, and custom logic.
1372	Consol Pay Recon File-Maint	Fee for delivery and maintenance (Maint) of monthly consolidated (Consol) payment (Pay) reconciliation (Recon) file to include check, ACH and vCard settled transactions.
1376	Integrated Pay Sig Logo Chng	Fee per account change (Chng) request through Integrated (Int) Payables (Pay). This includes vendor set-up and testing costs incurred when changing signatures (Sig) or logos on an existing account.
1377	Integrated Pay Add-Chng Acct	Fee per account (Acct) added (Add) or changed (Chng) through Integrated Payables (Pay). This includes vendor set-up and testing costs incurred when adding a new account to an existing client.
<b>Electronic Bill Presentment and Payment Services (EBPP)</b>		
1150	EBPP Professional Imp Fee	One-time fee for setup and implementation (Imp) of Electronic Bill Presentment and Payment (EBPP) Professional.
1151	EBPP Enterprise Imp Fee	One-time fee for setup and implementation (Imp) of Electronic Bill Presentment and Payment (EBPP) Enterprise.
1152	EBPP Lite Implementation Fee	One-time fee for setup and implementation of Electronic Bill Presentment and Payment (EBPP) Lite.
1155	EBPP Professional Maint	Monthly fee for maintaining (Maint) the Electronic Bill Presentment and Payment (EBPP) Professional service.
1156	EBPP Lite Maint	Monthly fee for maintaining (Maint) the Electronic Bill Presentment and Payment (EBPP) Lite service.
1157	EBPP Enterprise Maint	Monthly fee for maintaining (Maint) the Electronic Bill Presentment and Payment (EBPP) Enterprise service.
1161	EBPP Bill Image Loaded	Per image fee for the each bill/image loaded in the EBPP service.
<b>Information Services</b>		
0755	Multi-Bank Reporting Items	Per item fee for reporting prior day (PD) and/or current day (CD) transactions transmitted through the Outbound Multi-Bank Reporting service to another financial institution based on client instructions.

Service Code	Service Description	Definition
0760	Multi-Bank Reporting Maint	Monthly maintenance (Maint) fee for the capability to provide prior day (PD) and/or current day (CD) information reporting through the Outbound Multi-Bank Reporting service to another financial institution based on client instructions.
<b>Digital Treasury (DLTY)</b>		
3200	DLTY Bank Maint- Essentials	Monthly maintenance (Maint) fee for accessing Digital Treasury (Dlty) banking (Bank) under the Essentials billing plan.
3205	DLTY Essentials PD Acct Maint	Monthly maintenance (Maint) fee for Prior Day (PD) information reporting on Digital Treasury (Dlty) for clients on the Essentials plan.
3206	DLTY Essentials PD Loaded Items	Fee for prior day (PD) account transactions loaded and available on Digital Treasury (Dlty) for clients on the Essentials price plan.
3220	DLTY Transfer – Essentials	Per account transfer fee for Essentials Plan in Digital Treasury (Dlty).
3221	DLTY Image Ret – Essentials	Per image retrieved (Ret) fee for Essentials Plan in Digital Treasury (Dlty).
3225	DLTY CD Acct – Essentials	Per account (Acct) monthly maintenance (Maint) fee for current day (CD) information reporting on Digital Treasury (Dlty) for clients on the Essentials billing plan.
3226	DLTY CD Items – Essentials	Fee for current day (CD) account balances and transactions loaded and available on Digital Treasury (Dlty) for clients on the Essentials Plan.
3230	DLTY Stop Maint – Essentials	Per account maintenance (Maint) fee for Stop Payments (Stop) on the Essentials Plan in Digital Treasury (Dlty).
3231	DLTY Stop 6-12M – Essentials	Fee for Stop Payment (Stop) transactions in Digital Treasury (Dlty) between 6 and 12 months (6-12M) in duration for clients on the Essentials Plan.
3233	DLTY Stop 18-24M – Essentials	Fee for Stop Payment (Stop) transactions in Digital Treasury (Dlty) between 18 and 24 months (18-24M) in duration for clients on the Essentials Plan.
3235	DLTY Stop Payment – 3 Yr-7 Yr	Fee for Stop Payment (Stop) transactions in Digital Treasury (Dlty) between 3 years to 7 years in duration for clients on the Essentials Plan.
3240	DLTY Stop Cancel - Essentials	Fee for cancellation (Cancel) of Stop Payment (Stop) in Digital Treasury (Dlty) for clients on the Essentials Plan.
3300	DLTY PD Acct Maint	Per account (Acct), monthly maintenance (Maint) fee for Prior Day (PD) information reporting on Digital Treasury (Dlty) for clients on the Commercial billing plan.
3301	DLTY CD Acct Maint	Per account (Acct), monthly maintenance (Maint) fee for Current Day (CD) information reporting on Digital Treasury (Dlty) for clients on the Commercial (Com) or Business Banking (Busbank) billing plan.
3303	DLTY Stop Payment Maint Com	Monthly maintenance (Maint) fee for each account setup for the Digital Treasury (Dlty) stop payment service on the Commercial (Com) billing plan.
3304	DLTY Stop Payment - 6 Month	Fee for each 6-month stop payment initiated via Digital Treasury (Dlty).
3305	DLTY Acct Transfer	Fee for each account (Acct) transfer initiated via Digital Treasury (Dlty).
3309	DLTY Image Retrieved	Fee to view an image online in Digital Treasury (Dlty) for clients on the Commercial billing plan. Images include, but are not limited to, check images, deposit ticket images, and/or deposited item images.
3349	DLTY Stop Payment – 1 Year	Fee for each 1-year stop payment initiated via Digital Treasury (Dlty).
3350	DLTY Stop Payment – 18 Month	Fee for each 18-month stop payment initiated via Digital Treasury (Dlty).
3351	DLTY Stop Payment – 2 Year	Fee for each 2-year stop payment initiated via Digital Treasury (Dlty).
3352	DLTY Stop Payment – 3 Year	Fee for each 3-year stop payment initiated via Digital Treasury (Dlty).
3353	DLTY Stop Payment – 4 Year	Fee for each 4-year stop payment initiated via Digital Treasury (Dlty).
3354	DLTY Stop Payment – 5 Year	Fee for each 5-year stop payment initiated via Digital Treasury (Dlty).
3355	DLTY Stop Payment – 6 Year	Fee for each 6-year stop payment initiated via Digital Treasury (Dlty).

Service Code	Service Description	Definition
3356	DLTY Stop Payment – 7 Year	Fee for each 7-year stop payment initiated via Digital Treasury (DLty).
3357	DLTY Stop Payment Cancel	Fee for each stop payment canceled via Digital Treasury (DLty).
3530	DLTY Client ID	Monthly maintenance fee charged per Digital Treasury (DLty) Client ID.
3533	DLTY - PD Loaded Items	Per item fee for Prior Day (PD) account balances and transactions loaded and available on Digital Treasury (DLty) for clients on the Commercial billing plan.
3536	DLTY - CD Loaded Items	Per item fee for Current Day (CD) account balances and transactions loaded and available on Digital Treasury (DLty) for clients on the Commercial or Business Banking billing plan.
<b>Check Fraud Prevention Services</b>		
0165	Check Block	Monthly fee per account set up to prevent (Block) any check from posting to their account.
4133	CPR/Pos Pay/Payee-Exceptions	Per item fee for handling a check drawn on a Controlled Pay Reconciliation (CPR), Positive Pay (Pos Pay) and or Positive Pay Payee Account that does not match the issue record as provided by the client. Mismatches are exceptions and include, but are not limited to paid-no-issue records (PNIs) and encoding errors.
4140	Positive Pay - Maintenance	Monthly maintenance fee for each account set up on Positive Pay without Reconciliation service.
4141	Control/Positive Pay – Items	Per item fee for verifying each check against each record on an issue file for a Control Pay or Positive Pay account without full or partial reconciliation service.
4144	Positive Pay with Recon Maint	Monthly maintenance (Maint) fee for each account set up on Positive Pay with Reconciliation (Recon) service.
4145	CTRL/Pos Pay with Recon Item	Per item fee for verifying each check against each record on an issue file for a Control (Ctrl) Pay or Positive (Pos) Pay account with full or partial reconciliation (Recon) service.
4161	CPR/Payee Positive Pay – Items	Per item fee for verifying the payee name listed on a check against the payee name listed on the ARP issue file for a Controlled Pay Recon (CPR) with Payee review or a Payee Positive Pay account without Reconciliation Services.
4165	CPR/Payee Pos w Recon Items	Per item fee for verifying the payee name listed on a check against the payee name listed on the ARP issue file for a Controlled Pay Recon (CPR) with Payee review or a Payee Positive (Pos) Pay account with (W) Reconciliation (Recon) Services.
4230	CPR Pos Pay – Maint	Monthly maintenance (Maint) fee for each account set up on Controlled Pay Reconciliation (CPR) Positive Pay (Pos Pay) without Reconciliation service.
4232	CPR Pos Pay w Recon - Maint	Monthly maintenance (Maint) fee for each account set up on Controlled Pay Reconciliation (CPR) Positive Pay (Pos Pay) with (W) Reconciliation (Recon) service.
<b>Reconciliation Services</b>		
0331	CD-Rom Maintenance	Maintenance fee per statement cycle for the creation and mailing of a CD-ROM that includes transaction images and DDA statement for the designated primary account.
0332	Partial Recon Maint Paper	Monthly maintenance (Maint) fee for the capability to provide partial reconciliation (Recon) services delivered via Ground Delivery (paper).
0334	Partial Recon – Item	Per item fee for providing partial reconciliation (Recon) services for paid checks.
0340	Full Recon Maint Paper	Monthly maintenance (Maint) fee for the capability to provide full reconciliation (Recon) services delivered via Ground Delivery (paper).
0341	CD-Rom Additional Acct Fee	Maintenance fee per statement cycle for each additional account (Acct) included on the CD-ROM.
0342	Full Recon – Item	Per item fee for providing full reconciliation (Recon) services for paid checks.
0344	Deposit Recon Maintenance	Monthly maintenance fee for the capability to provide deposit reconciliation (Recon) services (reporting deposit detail by location).

Service Code	Service Description	Definition
0346	Deposit Recon – Item	Fee for reading the MICR line of each deposit ticket item to identify the unique location of each deposit and include it in the deposit reconciliation (recon) report.
3329	DLTY Positive Pay Image	Per item fee for viewing an online image of a positive pay exception item via Digital Treasury (Dlty).
3330	Reverse Pos Pay Maintenance	Monthly maintenance fee for each account with the capability to have Reverse Positive Pay (Pos Pay).
3334	DLTY Rev Pos Pay – Image	Per item fee for viewing an online image of a reverse positive pay item via Digital Treasury (Dlty).
3576	TM Reverse Pos Pay Maintenance	Monthly maintenance fee for each account set up on Treasury Manager (TM) with the capability to have Reverse Positive Pay (Pos Pay).
3577	TM Reverse Pos Pay Item	Per item fee for paid checks included in the Reverse Positive Pay (Pos Pay) service through.
<b>Retail Lockbox</b>		
7717	RLBX Info Reporting – Fax	Per month fee for the capability to have retail lockbox (RLBX) data information (Info) reported through facsimile (Fax).
7723	RLBX Credit Card - Item	Per item fee for each credit card payment processed for a retail lockbox (RLBX). Item is defined in accordance with client retail lockbox instructions.
7730	RLBX Cash Payment Process	Per envelope fee for receiving and processing cash payments for a retail lockbox (RLBX).
7742	RLBX Payment Only Keystrokes	Per keystroke fee for keying/capturing client specified data for payment only item that does not contain a remittance coupon for a retail lockbox (RLBX).
7752	RLBX Payment Only Photocopy	Per item fee for a photocopy of a payment only item that does not contain a remittance coupon processed in retail lockbox (RLBX) to be included in a mailout package.
7758	RLBX Package Preparation	Per month fee for the capability to prepare payments, correspondence, and other documents for retail lockbox (RLBX) including, but not limited to, photocopies, reports or other designated items to be packaged and mailed to the client.
<b>SPEC Collection Services</b>		
0459	ICL On-Us Items	Per item fee for on-us deposited item included in an un-qualified Image Cash Letter (ICL) File.
0460	ICL Transit Items	Per item fee for item drawn on a financial institution that is not the bank of deposit (transit item) included in an un-qualified Image Cash Letter (ICL) File.
0471	ICL Transmission - Per Trans	Fee per transmission (Trans) for inbound Image Cash Letter (ICL) files received for deposit from the client.
0491	RDC Monthly Maint	Monthly maintenance (Maint) fee for the capability to use the Remote Deposit Capture (RDC) service, charged per unique RDC client ID that has at least one user with log-in activity in the last 18 consecutive months.
<b>Treasury Manager</b>		
3564	TM Online Stop Payment	Fee for processing an electronic/online stop payment request submitted through Treasury Manager (TM). Fee is for each individual stop payment request whether for a single check or a range of checks.
<b>Vault Services</b>		
1401	Cash Vault Deposits	Fee for posting a deposit consisting of any combination, but not limited to, SmartSafe deposits, coin, currency, or checks delivered to the bank's cash vault location.
1407	Vault Deposit Correction	Fee for handling and processing a deposit delivered to the cash vault facility which requires a correction. A correction is required each time the declared deposit amount generated/prepared does not reconcile to the verified deposit amount.
1410	Vault Deposit Items - On-Us	Per item fee for check deposits drawn on a Truist Account (On-Us) made via the Cash Vault.

Service Code	Service Description	Definition
1411	Vault Deposit Items In-State	Per item fee for check deposits made at the Cash Vault and drawn on a bank with a routing number in the same state as the state in which the deposit account is domiciled.
1412	Vault Dep Items - Other	Per item fee for check deposits made at the Cash Vault and drawn on a bank with a routing number in a different state as the state in which the deposit account is domiciled.
1416	VLT Coin Deposit Non-Stnd Bag	Per bag fee for processing and verifying coin deposited in a non-standard (Non-Stnd) bag at a cash vault (Vlt) facility. A non-standard bag is defined as a coin deposit which is received in a quantity less than a standard bag (in accordance with Federal Reserve standards).
1417	Vault Coin Deposit Sub to Cnt	Per bag fee for a coin bag where the total dollar amount is not known at the time of cash vault deposit. Dollar amount deposited is subject to count (Sub To Cnt).
1420	Vault Chg Order Standard	Fee for vault staff to prepare currency and coin orders (Chg Ordr) in standard denominations in accordance with Federal Reserve standards.
1421	Vault Chg Order NonStandard	Fee for vault staff to prepare currency and coin orders (Chg Ordr) in non-standard denominations. Non-standard change orders may include, but are not limited to, quantities less than a full strap of currency or a full box of coins.
1425	Vault Currency Ordered	Fee for ordering and supplying cash (currency and coin) from the cash vault facility per dollar ordered.
<b>Wholesale Lockbox</b>		
7121	Electronic Patient Pay Process	Per claim fee to capture, process, and store data for each electronic patient payment received. Electronic patient payment item may include, but are not limited to, merchant services data, Online Patient Portal, and information from a collection agency.
7211	WLBX Watchlist Alert	Per month fee for the capability to establish monitoring and alerts for watchlist items received and processed in a wholesale lockbox (WLBX).
7227	WLBX Postage Per Item	Per item charge for postage to deliver items via U.S. mail to the wholesale lockbox (WLBX) client. Item is defined in accordance with client lockbox instructions.
7228	WLBX Package Preparation	Fee per wholesale lockbox (WLBX), per day (if a deposit is made), for preparing payments, correspondence, and other documents including, but not limited to, photocopies, reports or other designated items to be packaged and mailed to the client.
7229	WLBX Verify > 20 Payees	Per item fee for verifying items for more than (>) 20 possible acceptable payees on a wholesale lockbox (WLBX). Item is defined in accordance with client lockbox instructions.
7230	WLBX Verify 16-20 Payees	Per item fee for verifying items for 16-20 possible acceptable payees on a wholesale lockbox (WLBX). Item is defined in accordance with client lockbox instructions.
7231	WLBX Verify 11-15 Payees	Per item fee for verifying items for 11-15 possible acceptable payees on a wholesale lockbox (WLBX). Item is defined in accordance with client lockbox instructions.
7233	WLBX Nonstandard Reassociation	Per item fee for non-standard process of reassociation for a wholesale lockbox (WLBX) as defined by client specifications. Standard reassociation is defined as physically matching a copy of a financial item and stapling such item (in top left corner) to the associated remittance information. Item is defined in accordance with client lockbox instructions.
7238	WLBX Facsimile – Per Fax	Per fax fee for providing a hard copy of wholesale lockbox (WLBX) deposits via facsimile.
7244	WLBX Data Capture Keystrokes	Per keystroke fee for keying/capturing client specified data for a wholesale lockbox (WLBX).
7248	WLBX Credit Card Avs -Per Item	Per item fee for reviewing credit card payments and keying necessary information, if applicable, for the Address Verification Service (AVS) for a wholesale lockbox (WLBX).

Service Code	Service Description	Definition
7249	WLBX Credit Card - Item	Per item fee for each credit card payment processed for a wholesale lockbox (WLBX). Item is defined in accordance with client wholesale lockbox instructions.
7251	WLBX Cash Payment Process	Per envelope fee for receiving and processing cash payments for a wholesale lockbox (WLBX).
7259	WLBX Remitter Table Maint	Per month fee for maintaining (Maint) specified Remitter Table functionality for a wholesale image lockbox (WLBX).
7261	WLBX Image DVD	Fee per DVD containing images and or data processed for the month for a wholesale lockbox (WLBX). Multiple DVDs may be required.
7263	WLBX Image Per Duplicate CD	Per CD fee for each duplicate CD/DVD of images created in a month for a wholesale lockbox (WLBX).
7270	WLBX Online Decision Maint	Per month fee for maintaining (Maint) Online Decision functionality within Lockbox Image Browser for a wholesale lockbox (WLBX).
7278	Check and Document Return	Per item fee to collect and return check and remittance/invoice/correspondence documents in accordance with Wholesale Lockbox instructions after processing.
7281	WLBX Item Print	Per item fee for providing a copy (print) of a check or other monetary instrument. Item is defined in accordance with client lockbox (WLBX) instructions.
7284	WLBX Foreign Item Processing	Per item fee for wholesale lockbox (WLBX) processing of a foreign payment item drawn on a non-U.S. bank or in non-U.S. currency.
7286	WLBX MI Hcare Batching	Per item fee for custom sorting for healthcare (HCare) batches of work for a wholesale lockbox (WLBX) enrolled in the Medical Lockbox (ML) service. Item is defined in accordance with client wholesale lockbox instructions.
7287	WLBX Non-MI Hcare Batching	Per item fee for remittance documents that are scanned for healthcare (HCare) batches of work for a wholesale lockbox (WLBX) not (non) enrolled in the Medical Lockbox (ML) service.
7290	WLBX Credit Card Auth Redact	Per item fee for redacting (Redact) CVV/CVC codes from credit card items that are authorized (Auth) through Merchant Services for a wholesale lockbox (WLBX).
7291	WLBX Credit Card Rejects	Per item fee for sorting out credit card correspondence item(s) rejected and returned as non-processed for a wholesale lockbox (WLBX).
7292	WLBX CC Cobs Redact And Image	Per item fee for manual sorting and redacting (Redact) of each credit card (CC) payment that is not authorized and is imaged and made available through the Lockbox (WLBX) Image Browser for a wholesale lockbox. Credit card payments will be imaged in a correspondence only batch (COB).
7294	WLBX Cobs Custom Sort	Per item fee for custom sorting and batching of items to be included in a correspondence only batch (COB). Item is defined in accordance with client wholesale lockbox (WLBX) instructions.
7304	WLBX Custom Stamping	Per item fee for custom stamping of checks, monetary instruments or remittance documents. Item is defined in accordance with client wholesale lockbox (WLBX) instructions.
<b>Wire Transfer Services</b>		
2239	Standing Order Domestic	Fee for sending an outgoing domestic wire transfer based on pre-defined criteria in which the debit and credit instructions of the standing order transfer are fixed.
2379	Drawdown Wire	Fee for sending a domestic wire transfer in response to an incoming drawdown request.
2502	Wire Advice – Phone	Fee for providing a Wire Transfer Advice to be sent via Fax. The Wire Transfer Advice includes the details of a completed outgoing or incoming wire transaction.
2514	Wire Advice – U.S. Mail	Fee for providing a Wire Transfer Advice to be sent via U.S. mail. The Wire Transfer Advice includes the details of a completed outgoing or incoming wire transaction.
<b>Miscellaneous Services</b>		
0156	Restricted Blocked Maintenance	Monthly maintenance fee for a Restricted (Blocked) Account Agreement where the client does not have access to the funds in the account.

## Truist: Pricing Changes 2026

<sup>1</sup> Analyzed Interest Checking and Analyzed Interest Checking-Public Fund monthly maintenance fee will increase to \$55.00. For all other products the monthly maintenance fee will increase to \$35.00.

<sup>2</sup> Standard Price changes will exclude Business Interest Checking, Business Value 200 Checking, Truist Simple Business Savings, Truist Community Checking, Community Interest Checking, Civic Checking, Business Value 500 Checking, Truist Simple Business Checking, Truist Dynamic Checking, Med Advantage Business Checking, Med Advantage Business Interest Checking, and Truist Business Money Market accounts. These accounts will remain at the current standard price.

<sup>3</sup> Service code had a description update, please refer to the Service Description and Definition Changes section of this document to review detail on the exact changes.

<sup>4</sup> Current standard tiered pricing will be discontinued for all account types. The new pricing effective January 1, 2026, will not include tiers, and the pricing will be charged on all volumes.

<sup>5</sup> All regional and exception price points will be removed effective January 1, 2026. As of January 1, 2026, clients using Branch Cash Deposits will be charged the account type standard fees.

<sup>6</sup> Fee is applicable to Community Interest Checking accounts in Virginia only.

<sup>7</sup> The Combined Items threshold will be lower for both service codes, which includes the number of free items. As of January 1, 2026, Combined Items will have 150 free, and Coin and Currency Deposited will include 5,000 free. The unit price for Combined Items over 150 free and Coin and Currency Deposited over 5,000 free is not changing.

<sup>8</sup> Effective January 1, 2026, Business Value 200 Checking monthly maintenance fee will be \$15.00. Beginning January 1, 2026, all clients in Business Value 200 checking will be subject to the same monthly maintenance fee if they do not meet the qualifiers to waive the fee. The monthly maintenance fee of \$15.00 can be avoided by: Maintaining a \$1,500 average monthly ledger balance (Ledger Balance: The actual balance in your account on a specific day and does not reflect any holds or pending transactions.) OR maintaining a \$6,000 combined average monthly balance in checking accounts (business/public fund/personal), money market savings accounts (business/public fund/personal) and/or outstanding balances on business/personal Truist credit cards, OR A qualifying transaction per month from a Merchant Services account, OR Use of a Business Debit Card and/or Business Credit Card to make at least \$1,000 in eligible purchases each month.

## Getting Help

You can find product and solution reference materials on the **Treasury Resource Center** at [truist.com/treasuryresourcecenter](http://truist.com/treasuryresourcecenter).

If you need additional assistance, contact Treasury Solutions Client Support at [treasuryclientservices@truist.com](mailto:treasuryclientservices@truist.com) or **800-774-8179**. Representatives are available from 8 am to 8 pm ET, Monday through Friday on bank business days.

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