

# FSUCard Account Overview

Allows Florida State Students to get control over their finances and take the first step toward financial confidence.



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

Account Opening, Closing, and Usage	Minimum deposit needed to open account	<b>\$100</b>
	Monthly Maintenance Fee	<b>\$0</b>
	Paper Statement Fee	<b>\$0</b>
	Requirements to waive the Monthly Maintenance fee	Not applicable; There is no Monthly Maintenance Fee for an FSUCard Account.
	Pays Interest	No
	Account Closure Fees	Account closed within first 6 months, <b>\$25</b> ; Account closed in overdraft, <b>\$30</b>
Overdraft and Returned Item Fees	Overdraft Item Fee	<b>\$36</b> per item
	Returned Item Fee	<b>\$36</b> per item
	Maximum number of Overdraft Item and Returned Item fees per day	6 total Overdraft and Returned Item fees per day
	Extended Overdraft Fee	<b>\$36</b> after 5 consecutive business days of a negative balance
	Under \$5 Transactions	SunTrust will waive the overdraft/returned item fees on transactions that are less than <b>\$5</b>
	Overdraft Protection Transfer Fee	As long as you have sufficient funds in your linked account, you'll pay a <b>\$12.50</b> transfer fee for each day a transfer is required.
Overdraft Options	Overdraft Coverage	<b>Default Decline:</b> This means your account is set up to decline any ATM or one-time debit card transactions that may overdraw your account. Since these transactions will be declined when you have insufficient funds, you will not be charged the overdraft fee for ATM or one-time debit card transactions. Your account can still be assessed overdraft and returned item fee for other transactions such as recurring or automatic payments (ACH payments) and Checks.
	Overdraft Protection	This service helps you avoid overdrafts by linking your checking accounts to another SunTrust deposit account, credit card, personal line of credit, or Overdraft Assurance <sup>SM</sup> line of credit, and transferring funds when necessary. <ul style="list-style-type: none"> <li>Overdraft Protection automatically transfers funds from your other SunTrust deposit account, credit card, home equity line of credit or other line of credit on the day the overdraft occurs.</li> <li>As long as you have sufficient funds in your linked account, you'll pay a <b>\$12.50</b> transfer fee (not applicable for accounts protected by Overdraft Assurance) for each day a transfer is required.</li> <li>If Overdraft Assurance is selected, a monthly fee of <b>\$7</b> is assessed to your designated checking account.</li> <li>There is no charge to add Overdraft Protection to your accounts.</li> </ul>
Other Account Related Fees	ATM Fees	<b>No fee for transactions at SunTrust ATMs;</b> <b>\$3</b> per transaction at ATMs outside the network in the U.S.; <b>\$5</b> per transaction at ATMs outside the network outside the U.S. (Non-SunTrust ATMs may charge additional fees)
	Deposited Item Returned Fee	<b>\$12.50</b> per item domestic; <b>\$40</b> per item international
	Stop Payment Fee	<b>\$36</b> each
	Dormant Account Fee (FL only)	<b>\$15</b> per month after 12 months of client inactivity and at least one month of return mail (Florida accounts only)

This overview is not intended to be all inclusive, but is to be used as a quick glance for comparison purposes only. For additional information, please refer to the Personal Account Fee Schedule.

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<b>Deposit and Withdrawal Processing Policies</b>	<b>Funds Availability</b>	<b>Funds are generally available the next business day</b> (see the Funds Availability Policy for account details). Other Account Facts: <ul style="list-style-type: none"> <li>• Nightly Processing occurs on regular business days, no Saturdays, Sundays, or holidays.</li> <li>• Check deposits will be posted to your account and available for use after nightly processing, unless you are notified of a hold.</li> </ul>
	<b>Posting Order</b>	After each business day ends, we group transactions into categories before posting them against your available balance in chronological order within each group. Here, we show the most common categories and common types of transactions within each of them, in the order that they generally post to your account. <ul style="list-style-type: none"> <li>• CREDITS – Deposits/Credits such as cash, checks, direct deposits and incoming wire transfers.</li> <li>• PRE-AUTHORIZED DEBITS – Transactions that have been previously authorized and cannot be returned unpaid. This category includes: debit card purchases, ATM withdrawals, account transfers and checks cashed at a teller window in a branch.</li> <li>• OTHER DEBITS – Other debits such as checks &amp; automated payments (ACH transactions), including items paid through Online Banking with Bill Pay.</li> </ul>
<b>Other Useful Links</b>	Deposit Account Fee Schedule	Personal Fee Schedules (English and Spanish) are available at <a href="http://suntrust.com/PersonalBanking/EverydayBanking">suntrust.com/PersonalBanking/EverydayBanking</a>
	Deposit Rules & Regulations	<a href="http://suntrust.com/rulesandregulations">suntrust.com/rulesandregulations</a>
	The Facts About Banking	<a href="http://suntrust.com/thefacts">suntrust.com/thefacts</a>

## Open an account

If you would like to open an account, visit the Florida State Branch on campus.

## Questions

If you have additional questions, please call 800.SunTrust, visit your local branch or visit [suntrust.com](http://suntrust.com). We are happy to help.

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