Essential Checking from SunTrust makes managing your finances simple, convenient and secure. We’ll help you avoid monthly fees and stay organized and in control.

How to Avoid Fees

Essential Checking gives you multiple ways to avoid paying the $7 Monthly Maintenance Fee:

• Make 10 or more client-initiated transactions per statement cycle OR
• Make $500 or more in total qualifying monthly Direct Deposits OR
• Keep a $500 minimum daily collected balance OR
• Open as a student and receive a five-year Student Waiver

And, you can avoid a monthly paper statement fee of $3 by simply turning off your paper statements (within Online Banking).

Benefits

Person-to-Person Payment Solutions

Essential Checking comes standard with our no-fee Popmoney service. Want to avoid writing a check? Send money to anyone in the U.S. with just an email address or phone number. You can use Popmoney to request money, too. Transactions will clear within three business days.

Need to send or receive money next day? For a $3 fee, you can send or receive money the next business day.

Apple Pay

Use your SunTrust card with Apple Pay. Partner your SunTrust debit or credit card with an innovative and secure way to pay for purchases using your iPhone 6 or iPhone 6 Plus. For more information, visit suntrust.com/applepay.

Debit Card

Your Essential Checking account comes with a SunTrust Mastercard Debit Card, which can be used for everyday spending and major purchases anywhere Mastercard is accepted.

Your SunTrust Mastercard Debit Card also comes with Zero Liability protection in the event of fraudulent activity on your account.

Personal Checks

You’ll also receive a complimentary 25-pack of SunTrust exclusive checks or 50% off any style of check available.

Additional Features

Every SunTrust checking account comes standard with convenient features to make banking easy and worry-free:

• Access to over 2,000 SunTrust ATMs at no fee
• Access to 1,300 SunTrust branches, many with extended evening and weekend hours
• Online Banking with Bill Pay
• Mobile and Tablet Banking
• Mobile Deposit (with Mobile App or Tablet App)
• Fraud Prevention and Balance Alerts (via email and text messages)
• Overdraft Protection available

This is a two-page document. By accepting page one, you accept responsibility for obtaining a copy of the Terms and Conditions on page two.
Essential Checking

Rewards

Credit Card

With SunTrust credit cards, you’ll earn a 10% Cash Deposit Bonus every time you redeem cash back directly into your SunTrust checking, savings or money market account. Whether you’re interested in cash back, travel rewards or balance transfer savings, our cards are built to fit your life.
(Applicable to SunTrust Cash Rewards, Travel Rewards and Prime Rewards credit cards, and subject to credit approval.)

Complementary Solution

Savings Account

Savings is the foundation on which any sound financial life is built. Open an Essential Savings account, and let us help you achieve your savings goals.

Find the account that’s the best fit for you at suntrust.com/checking.