

# Essential Checking Account Overview

Allows you to get control over your 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	\$100
	Monthly Maintenance Fee	\$7
	Paper Statement Fee	\$3
	Requirements to waive the Monthly Maintenance fee	<ul style="list-style-type: none"> <li>Minimum of 10 Banking Transactions per statement cycle OR</li> <li>\$500 or more in total qualifying monthly Direct Deposits per statement cycle OR</li> <li>\$500 minimum daily balance OR</li> <li>Open as a student and receive a five year Student waiver<sup>1</sup></li> </ul> <p>Banking Transactions include: Deposit and withdrawal transactions made (includes transactions such as those made with the assistance of a teller, at an ATM, or by Direct Deposit, mobile device, wire transfer, Online Banking transfer, automatic transfer, telephone transfer, Popmoney transfer, ACH debit or credit, online bill pay, mobile bill pay, check, or Debit Card purchases including PIN Point of Sale (POS) and signature-based purchases). These transactions must be posted to your account during the statement cycle. Bank fees and overdraft protection transfers are not included.</p> <p>Direct Deposits: A qualifying Direct Deposit is an electronic credit to your account of your salary, pension, Social Security or other regular monthly income totaling \$500 or more deposited to your account during the statement cycle by your employer or an outside agency. Transfers from one account to another or deposits made at a banking location or ATM do not qualify as a Direct Deposit.</p> <p>Opting in to paperless online statements is required to waive the \$3 monthly paper statement fee.</p>
	Pays Interest	No
	Account Closure Fees	Account closed within first 6 months, \$25; Account closed in overdraft, \$30
Overdraft and Returned Item Fees	Overdraft Item Fee	\$36 per item
	Returned Item Fee	\$36 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	\$36 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 \$5
	Overdraft Protection Transfer Fee	As long as you have sufficient funds in your linked account, you'll pay a \$12.50 transfer fee for each day a transfer is required.
Overdraft Options	Overdraft Coverage	<p><b>Default Decline Option:</b> SunTrust will not pay any one time debit card and ATM transactions that would overdraw your account. 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 paid fees for ATM or one-time debit card transactions. We may pay overdrafts for other types of transactions such as checks and fees may be incurred.</p> <p><b>Transactions Paid Option:</b> SunTrust may pay ATM and one time debit card transactions that would overdraw your account. This means you choose to allow us to authorize one-time debit card purchases and ATM transactions when you do not have enough money available in your account. SunTrust pays overdrafts at our discretion, which means that we do not guarantee that we will always authorize and pay any type of transaction. A \$36 fee may be assessed each time an overdraft is paid for transaction amounts of \$5 or greater.</p>

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.

<sup>1</sup>Student Waiver: The Essential Checking Student Waiver provides a checking account with no monthly maintenance fee for up to 5 years. Any individual is qualified as a student if they are currently attending High School, College/University, or Technical/Trade Schools. Proof of active enrollment in a qualifying educational institution is required. The Student Waiver is applied automatically at account opening and based on Account Opening Date. The Student Waiver cannot be applied/added-on to a checking account once it is opened.

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<b>Overdraft Options</b>	Overdraft Protection	<p>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.</p> <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>
<b>Other Account Related Fees</b>	ATM Fees	<p><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)</p>
	Deposited Item Returned Fee	<p><b>\$12.50</b> per item domestic;  <b>\$40</b> per item international</p>
	Stop Payment Fee	<p><b>\$36</b> each</p>
	Dormant Account Fee (FL only)	<p><b>\$15</b> per month after 12 months of client inactivity and at least one month of return mail (Florida accounts only)</p>
<b>Deposit and Withdrawal Processing Policies</b>	Funds Availability	<p><b>Funds are generally available the next business day</b> (see the Funds Availability Policy for account details).            Other Account Facts:</p> <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>
	Posting Order	<p>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.</p> <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	<p>Personal Fee Schedules (English and Spanish) are available at <a href="http://suntrust.com/PersonalBanking/EverydayBanking">suntrust.com/PersonalBanking/EverydayBanking</a></p>
	Deposit Rules & Regulations	<p><a href="http://suntrust.com/rulesandregulations">suntrust.com/rulesandregulations</a></p>
	The Facts About Banking	<p><a href="http://suntrust.com/thefacts">suntrust.com/thefacts</a></p>

**Open an account** - If you would like to open an account, visit [suntrust.com/checking](http://suntrust.com/checking), call 800.SunTrust or visit a local branch.  
**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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