



## Posting Order Process

Every day you make a variety of transactions – withdrawals and deposits, check payments and ACH transactions, debit card purchases, and money transfers.

Knowing when your transactions post can help you understand how your balances are determined and potentially avoid overdraft and return item fees. Transactions (also referred to as items) that we receive throughout the day, such as your Debit Card purchases, are reflected in your available balances as we receive them. Other transactions, like checks, are received in batch (groups of items received at one time) and will not be reflected in your available balance until they are processed in the next nightly processing.

**Remember, if you have funds available in your account when transactions post, you will not be assessed any overdraft or returned item fees.**

The ways in which SunTrust posts transactions to your account are described in our Rules and Regulations for Deposit Accounts, which is available at [suntrust.com/businesschecking](https://www.suntrust.com/businesschecking). In particular, please refer to the sections on **Deposits and Withdrawals, Collection of Items, Checks and Other Debits, Debit Card/ATM Authorized Transaction Holds, and Insufficient Funds**. The table below shows the usual order for the most common transactions that post to an account during nightly processing.

At the end of each business day, transactions are processed in what is known as nightly processing. We start with your account's current balance as of the end of the prior business day. Your current balance will first be reduced by "pending" withdrawals, such as debit card transactions that we have authorized but not yet paid. Then, we subtract holds placed on a deposit to your account and holds placed due to legal process. The resulting balance becomes your available balance which will be used in nightly processing.

Group Priority Order	Description
1	(+) Credits related to the <b>previous</b> night's processing such as deposits, reversals, and other transactions
2	(-) Withdrawals related to the <b>previous</b> night's processing such as Overdraft Protection withdrawals or <a href="#">overdraft/returned item</a> fees
3	(+) Deposits & Credits
4	(-) Bank-initiated transactions such as corrections and Deposited Item Returned Checks
5	(-) Client-initiated withdrawals and debits such as transfers, ATM transactions, point-of-sale transactions, or checks cashed at a teller window in a branch*
6	(-) Client-initiated withdrawals and debits such as ACH (automated payments) and checks
7	(-) Other Fees*

*This chart shows the most common categories and types of transactions and may not include transactions that are infrequently used. \*Some fees are assessed at the time the transaction is performed by you, while others may be assessed at the end of the banking day.*

**Additional transaction posting information that will be helpful:**

- Nightly processing occurs on regular business days (e.g., no Saturdays, Sundays, or holidays)
- Cash or wire transfer deposits are available same day, as they are processed throughout the day
- Check deposits will be posted to your account and available for use after the nightly processing (unless a hold is placed). If there is a hold placed on your deposit, those funds are not available to cover items during posting until the hold expires or is removed
- **Overdraft and returned item fees are added after** each item is presented against a non-sufficient available balance during nightly processing. **Note:** Overdraft fees may be assessed on checks and ACH items. (Overdraft Protection is not available for all business account types.)