



Make sure your deposits are available before you spend.

What is a hold?

A hold means that although you have deposited a check, some or all of the funds aren't available for your use.

Most of the time money from a check deposit will be available the next day, but sometimes holds are necessary. Holds generally only apply to checks. Cash, wire transfers and Direct Deposits will be available immediately.

To learn more:



VISIT
[SUNTRUST.COM/
FUNDSAVAILABILITY](https://www.suntrust.com/fundsavailability)



CALL 800.SUNTRUST



VISIT YOUR LOCAL BRANCH

Here are some things you need to know to understand holds and handle them with confidence:

We might place a hold because...



YOU HAVE A NEW ACCOUNT

It takes time to get to know each other. When your account is first opened, we treat deposits with caution.



WE'RE DOUBLE-CHECKING TO PROTECT YOU

If we believe there is a possibility that a deposited check may not be paid, or if an item has been returned unpaid in the past, a hold may be placed on the funds. This helps you confidently manage your money and minimize the chance of overdrafts if the deposited check is ultimately returned.



YOU DEPOSITED A LARGE CHECK

If your check deposits total over \$5,525 in one day, a hold may be placed.

If we do need to place a hold, we'll notify you in one or more of these ways.



ONLINE AND MOBILE BANKING



TEXT MESSAGE
(if you're enrolled in Online or Mobile Banking and have provided your mobile phone number)



**A DETAILED
NOTICE OF HOLD**
(ATM receipt, email and/or letter via USPS)

So, when will my funds be available?



When you deposit checks, those funds are not immediately available for your use. If a hold is not placed, your funds will be available after nightly processing, which occurs Mondays-Fridays, except holidays.



If a hold is not placed, your funds will be available the next day (provided your deposit is made by the cut-off time on a business day).



If a hold is placed, refer to Online or Mobile Banking and your Notice of Hold for a detailed breakdown of when your funds will be available.

Here's how you can be prepared in case a hold occurs.



TELL US HOW TO REACH YOU

Update your contact information and communication preferences via Online Banking, in a branch or over the phone.



KNOW YOUR AVAILABLE BALANCE

Use Online Banking, Mobile Banking and Text Banking, or call 800.SUNTRUST to access this information so you know for sure that your deposit is available for use.

This guide is for illustrative purposes only. Other hold reasons may apply. Further review of deposited items may result in a further delay of availability. Please refer to our Funds Availability Policy and Rules & Regulations for Deposit Accounts at [suntrust.com/disclosures](https://www.suntrust.com/disclosures) for complete terms and conditions.

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