



Personal Deposit Accounts Fee Schedule

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

PERSONAL CHECKING ACCOUNTS

	Balanced Banking®	Essential Checking
Minimum Opening Deposit	\$100	\$100
Monthly Maintenance Fee	\$12	\$7
Avoiding the Monthly Maintenance Fee	Maintain a Minimum Daily Total Deposit Balance ¹ of \$3,000 or more.	Complete 10 or more Banking Transactions ² per Statement Cycle OR Maintain a Minimum Daily Collected Balance ³ of \$500 or more OR Make \$500 or more in Total Qualifying Direct Deposits per Statement Cycle ⁴ .
Paper Statement Fee	Not Applicable	\$3 No charge with Paperless Online Statement. ⁵
Additional Information	<ul style="list-style-type: none"> • Check Safekeeping is a standard feature of this product. • Check Image Statement is available for \$3 per month. 	<p>Student Waiver: The Essential Checking Student Waiver provides a checking account with no monthly maintenance fee for up to five years. Any individual is qualified as a student if they are currently attending a high school, college/university or technical/trade school. 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.</p> <p>Relationship Pricing: Any Essential Checking account linked as a relationship account to an Advantage Checking, Exclusive Checking or Signature Advantage® Brokerage account will not receive a monthly maintenance fee. The monthly maintenance fee waiver and any other associated benefits can take up to one business day to take effect.</p>

¹ **Minimum Daily Total Deposit Balance:** The sum of combined daily collected balances in the Balanced Banking® account, PLUS statement-linked SunTrust personal deposit accounts (checking, savings, money market, CDs and IRAs). Excludes SunTrust Index-Linked CDs – SILC and IRAs provided by SunTrust Investment Services, Inc.

² **Banking Transactions:** Deposit or 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, 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). Bank fees and overdraft protection transfers are not included.

³ **Minimum Daily Collected Balance:** The minimum daily collected balance is the current daily ledger balance less the amount of any checks deposited that are in the process of being collected.

⁴ **Direct Deposit:** 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 current 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.

⁵ **Paperless Online Statement:** Electronic/Online statement provided through Online Banking each statement cycle. Clients must select the option to no longer receive paper account statements through U.S. Mail or a \$3 monthly fee applies. Online Banking is required to access paperless online statements.



Personal Deposit Accounts Fee Schedule

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

PERSONAL CHECKING ACCOUNTS

	Advantage Checking	SunTrust Exclusive Checking
Minimum Opening Deposit	\$100	\$100
Monthly Maintenance Fee	\$20	\$100
Avoiding the Monthly Maintenance Fee	Make \$3,000 or more in Total Monthly Qualifying Direct Deposits ¹ OR Maintain a Total Combined Relationship Balance ² of \$10,000 or more linked across deposits and investments OR Have a linked personal SunTrust Credit Card, Mortgage or Loan ³ OR Have a Linked Small Business Checking Account ⁴ .	Maintain a Minimum Total Qualifying Balance ⁵ of \$1,000,000 or more linked across deposits and investments.
Interest Calculation	Interest is calculated and compounded daily on the collected balance and credited to your account monthly.	
Check Images	Not Applicable	Check images are returned with the combined statement and paid checks cannot be returned.
Additional Information	Not Applicable	Exclusive Checking is a Private Wealth Management account, which is available to Signature clients with \$1,000,000 in investments and/or Trust balances with SunTrust and can only be opened by an Advisor. ⁶

- 1 **Direct Deposit:** A qualifying Direct Deposit is an electronic credit to your account of your salary, pension, Social Security or other regular monthly income totaling \$3,000 or more deposited to your account during the prior month 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.
- 2 **Total Relationship Balance:** The sum of balances on the last business day of the month in the Advantage Checking account PLUS statement-linked SunTrust deposit accounts (savings, checking, money market or CDs), IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc.
- 3 **Linked Personal SunTrust Credit Card, Mortgage or Loan:** Must be a statement-linked SunTrust personal credit card, mortgage or loan (including LightStream®).
- 4 **Linked Small Business Checking Account:** Eligible Small Business account types to be linked include, Total Business Banking, Select Business Banking, Business Interest Checking, Business Advantage Plus, Simple Business Checking and Primary Business Checking.
- 5 **Minimum Total Qualifying Balance:** The sum of balances on the last business day of the month in the Exclusive Checking account PLUS statement-linked SunTrust deposit accounts (checking, savings, money market or CDs), Trust accounts and IRA or brokerage accounts introduced through SunTrust Investment Services, Inc.
- 6 "Investments" shall include assets held in a traditional brokerage account, fee-based assets under management, annuities and IRAs. "Trust balances" means accounts where the SunTrust Trust Department or SunTrust Advisory Services, Inc., an SEC registered investment adviser, provides discretionary asset management services to the client in a fiduciary capacity.



SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

PERSONAL CHECKING ACCOUNTS

SunTrust Investment Services, Inc. Signature Advantage® Brokerage	
Minimum Opening Deposit	\$100
Monthly Maintenance Fee	\$25
Annual Maintenance Fee	\$100
Avoiding the Monthly Maintenance Fee	Maintain a Minimum Total Qualifying Balance ¹ of \$25,000 or more.
Avoiding the Annual Maintenance Fee	Waived with \$250,000 or more in Minimum Combined Balance ² OR \$500,000 or more in Total Relationship Balance ³ .
Interest Calculation	Interest for the FDIC-insured interest-bearing option is calculated and compounded daily on the collected balance and credited to your account monthly.
Check Images	Check images are returned with the combined statement and paid checks cannot be returned.
Brokerage Commission and Fee Schedule	Refer to your SunTrust Investment Services, Inc. Commission and Fee Schedule for commissions and fees that may apply.
Investment and Insurance Products	Investment and Insurance Products: Are Not FDIC or Any Other Government Agency Insured • Are Not Bank Guaranteed • May Lose Value Services provided by the following affiliates of SunTrust Banks, Inc.: Banking products and services are provided by SunTrust Bank, Member FDIC. Trust and investment management services are provided by SunTrust Bank and SunTrust Delaware Trust Company. Securities, brokerage accounts and insurance (including annuities) are offered by SunTrust Investment Services, Inc., an SEC registered broker-dealer, member FINRA, SIPC, and a licensed insurance agency. Investment advisory services are offered by SunTrust Advisory Services, Inc., an SEC registered investment adviser. GFO Advisory Services, LLC is an SEC registered investment adviser that provides investment advisory services to a group of private investment funds and other non-investment advisory services to affiliates.
Additional Information	Not Applicable

¹ **Minimum Total Qualifying Balance:** The sum of balances on the last business day of the month in the Signature Advantage Checking account PLUS statement-linked SunTrust deposit accounts (checking, savings, money market or CDs), Trust accounts and IRA or brokerage accounts introduced through SunTrust Investment Services, Inc.

² **Minimum Combined Balance:** The sum of balances in the Signature Advantage core cash option and the market value of the associated brokerage account introduced through SunTrust Investment Services, Inc. (includes annuities).

³ **Total Relationship Balance:** The sum of balances in the Signature Advantage core cash option PLUS statement-linked SunTrust deposit accounts (checking, savings, money market, CD or IRA), trust accounts, IRA or brokerage accounts introduced through SunTrust Investment Services, Inc. (includes annuities), SunTrust installment and equity loans or lines of credit, including credit card and SunTrust mortgage.



Personal Deposit Accounts Fee Schedule

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

PERSONAL SAVINGS ACCOUNTS

	Essential Savings	Select Savings	Personal Savings
Minimum Opening Deposit	None ¹	\$100	\$100 \$25 for Minor Accounts (under age 18)
Monthly Maintenance Fee	None	\$7	\$4 (May be waived ⁷ for a minor under age 18)
Avoiding the Monthly Maintenance Fee	Not Applicable	Maintain a Minimum Daily Collected Balance ⁴ of \$1,000 or more OR Set up an incoming Automatic Electronic Transfer or Electronic Deposit ⁵ of \$25 or more per Statement Cycle.	Maintain a Minimum Daily Collected Balance ⁴ of \$300 or more OR Set up a Monthly Automatic Transfer from a SunTrust personal checking account ⁸ of \$5 or more.
Paper Statement Fee	\$3 No charge with Paperless Online Statement. ²	Not Applicable	Not Applicable
Excessive Withdrawal Fee	\$6 per withdrawal over six with a maximum of six per month. ³		
Transaction Limitations	Federal banking regulations limit you to six pre-authorized, telephone or online transfers to your other SunTrust Bank accounts or to third parties. Additionally, this limitation includes drafts or similar orders you make payable to a third party. The limitation applies per statement cycle for monthly statements or calendar month for quarterly statements. In determining when a transfer is made, the bank will use the date the transfer is paid. If you routinely exceed these withdrawal limitations, the bank may close the account or convert it to a checking account. The foregoing limitations do not apply to withdrawals made by you or transfers to other accounts which you have with us when these transfers are made by messenger, in person or through ATMs. The federal regulatory limit applies regardless of account balance.		
Interest Calculation	Interest is calculated and compounded daily on the collected balance and credited to your account quarterly. Fees may reduce earnings.		
Additional Information	Account may not be set up as a Minor account.	<ul style="list-style-type: none"> • Annual bonus for Select Savings account holders.⁶ • Account may not be set up as a Minor account. 	Not Applicable

¹ **Minimum Opening Deposit:** Must maintain a balance of \$0.01 to avoid account closure.

² **Paperless Online Statement:** Electronic/Online statement provided through Online Banking each statement cycle. Clients must select the option to no longer receive paper account statements through U.S. Mail or a \$3 monthly fee applies. Online Banking is required to access paperless online statements.

³ **Excessive Withdrawal Fee:** The excessive withdrawal fee applies, regardless of the balance, to transactions such as debit card transactions, checks, electronic transactions (ACH), automatic payments, bill payments, Overdraft Protection transfers, wire transfers, and deposit funds transfers completed through Online or Mobile Banking.

⁴ **Minimum Daily Collected Balance:** The minimum daily collected balance referenced in this schedule is the current daily ledger balance less the amount of any checks deposited that are in the process of being collected. The average monthly collected balance is calculated by adding the collected balance for each day of the statement period and dividing that figure by the number of days in the statement period. The Current Balance (or Ledger Balance) is the actual balance in your account on a specific day and does not reflect any holds or pending transactions (transactions not yet posted).

⁵ **Monthly Automatic Transfer or Electronic Deposit:** Transactions include incoming Electronic/ACH credit, Automatic Transfer Credit and Online Banker Transfer credit. ATM transactions and over-the-counter transactions do not apply.

⁶ **Select Savings Bonus:** Clients earn an annual 1.00% bonus, up to \$25. Bonus is calculated on the 12-month average ledger balance of the Select Savings account when the account is linked with an Advantage Checking, Signature Advantage[®] Checking, Exclusive Checking or Select Checking account. Bonus will be credited to the Select Savings account on the anniversary of the account open date. To receive the bonus, the accounts must be open and in good standing on the date that the bonus is paid. Select Savings is limited to one account per client.

⁷ **Monthly Maintenance Fee:** Waiver for an account holder under age 18 (minor) requires that the account be set up as Minor By or Uniform Transfer to Minor Act (UTMA) or Uniform Gift to Minors Act (UGMA).

⁸ **Monthly Automatic Transfer:** Automatic transfers must come from a SunTrust personal checking account. ATM transactions and over-the-counter transactions do not apply.



Personal Deposit Accounts Fee Schedule

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

PERSONAL SAVINGS ACCOUNTS

	Advantage Money Market Savings	Exclusive Money Market Savings
Minimum Opening Deposit	\$100	\$100
Monthly Maintenance Fee	\$17	\$17
Avoiding the Monthly Maintenance Fee	Maintain a Minimum Daily Collected Balance ¹ of \$10,000 or more OR Set up an incoming Automatic Electronic Transfer or Electronic Deposit ² of \$100 or more.	Maintain a Minimum Daily Collected Balance ¹ of \$10,000 or more.
Excessive Withdrawal Fee	\$15 per withdrawal over six with a maximum of six per statement cycle. ³	
Transaction Limitations	Federal banking regulations limit you to six pre-authorized, telephone or on-line transfers to your other SunTrust Bank accounts or to third parties. Additionally, this limitation includes checks, drafts or similar orders you make payable to a third party. The limitation applies per statement period. Due to IRS regulations, these transfer options are not available for money market IRAs. In determining when a transfer is made, the bank will use the date the transfer is paid. If you routinely exceed these withdrawal limitations, the bank may close the account or convert it to a checking account. The foregoing limitations do not apply to withdrawals made by you or transfers to other accounts which you have with us when these transfers are made by messenger, in person or through ATMs. The federal regulatory limit applies regardless of account balance.	
Interest Calculation	Interest is calculated and compounded daily on the collected balance and credited to your account quarterly. Fees may reduce earnings.	
Additional Information	<ul style="list-style-type: none"> • Check Safekeeping is a required feature of this product. • Account is not intended to be set up as a Minor Account. 	<ul style="list-style-type: none"> • Check Safekeeping is a required feature of this product. • Account may not be set up as a Minor account. • Exclusive Money Market Savings is a Private Wealth Management account, which is available to Signature clients with \$1,000,000 in investments and/or Trust balances with SunTrust and can only be opened by an Advisor.⁴

¹ **Minimum Daily Collected Balance:** The minimum daily collected balance referenced in this schedule is the current daily ledger balance less the amount of any checks deposited that are in the process of being collected. The average monthly collected balance is calculated by adding the collected balance for each day of the statement period and dividing that figure by the number of days in the statement period. The Current Balance (or Ledger Balance) is the actual balance in your account on a specific day and does not reflect any holds or pending transactions (transactions not yet posted).

² **Monthly Automatic Electronic Transfer or Electronic Deposit:** Transactions include incoming Electronic/ACH credit, Automatic Transfer Credit and Online Banking Transfer credit. ATM transactions and over-the-counter transactions do not apply.

³ **Excessive Withdrawal Fee:** The excessive withdrawal fee applies, regardless of the balance, to transactions such as debit card transactions, checks, electronic transactions (ACH), automatic payments, bill payments, Overdraft Protection transfers, wire transfers, and deposit funds transfers completed through Online or Mobile Banking.

⁴ "Investments" shall include assets held in a traditional brokerage account, fee-based assets under management, annuities and IRAs. "Trust balances" means accounts where the SunTrust Trust Department or SunTrust Advisory Services, Inc., an SEC registered investment adviser, provides discretionary asset management services to the client in a fiduciary capacity.



Personal Deposit Accounts Fee Schedule

MISCELLANEOUS SERVICES AND FEES

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

DEPOSIT SERVICES

Overdraft Fees

Overdraft (OD)/Returned Item Fee¹ Returned Item Fee for Balanced Banking Accounts SunTrust will limit total Overdraft and Returned Item Fees to 6 per day. SunTrust will waive Overdraft/Returned Item Fees on transactions that are less than \$5.	\$36.00 per item \$20.00 per item
Extended Overdraft Fee²	\$36.00

Overdraft Protection

Overdraft Protection Transfer (maximum one per day) <ul style="list-style-type: none"> For accounts linked to a credit card or line of credit, \$100 transfer increments (based on balance availability). For all accounts linked to a checking, savings or money market account, the amount transferred is the exact amount of the overdraft plus any applicable transfer fees (based on balance availability). 	\$12.50 per transfer (not applicable for accounts protected by Overdraft Assurance)
Overdraft Assurance Line of Credit Product Fee	\$7.00 per month

Other Account-Related Fees		Deposited Return Penalty		Excessive Withdrawal Fees	
Stop Payment Fee	\$36.00 each	Domestic Item	\$12.50 per item	Money Market Accounts ³	\$15 per withdrawal over 6 with a maximum of 6 per statement cycle
Screen Print Statement Fee	\$5.00 per statement	International Item	\$40.00 per item	Savings Accounts ³	\$6 per withdrawal over 6 with a maximum of 6 per month

Closed Account Processing (Only one closed account processing fee applies)		Dormant Account		Special Mail Handling (Florida accounts only)	
Account closed within first 6 months	\$25.00	Florida accounts only ⁴	\$15.00 per month	Hold Mail (branch pickup)	\$25.00 per month
Account closed in overdraft	\$30.00 per item			Returned Mail	\$5.00 per month
				International Mail	\$5.00 per month

For Exclusive Checking, Exclusive Money Market Savings and any Essential Checking account that is linked to an Exclusive Checking account for the monthly maintenance fee waiver, there are no fees for the following Deposit Services items: Overdraft (OD)/Returned Item Fee, Overdraft Protection Transfer Fee, Extended Overdraft Fee, Stop Payment Fee and Screen Print Statement Fee.

¹ This fee applies to overdrafts created by checks, in-person withdrawals, ATM withdrawals, or other electronic means. Three Overdraft/Returned Items will be waived in a rolling 12-month period for Signature Advantage[®] accounts.

² This fee will be imposed on the fifth day when your account balance remains overdrawn for five consecutive business days. This fee does not apply to Balanced Banking accounts.

³ The excessive withdrawal fee applies, regardless of the balance, to transactions such as debit card transactions, checks, electronic transactions (ACH), automatic payments, Bill Payments, Overdraft Protection transfers, wire transfers, and deposit funds transfers completed through Online or Mobile Banking.

⁴ \$15 per month after 12 months of client inactivity and at least one month of return mail (Florida accounts only).



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MISCELLANEOUS SERVICES AND FEES

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

RESEARCH SERVICES

Photocopy

Item/Statement Photocopy ¹ (If Check Safekeeping, first three copies provided at no charge each statement period.)	\$5.00 per copy
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Bonds

Returned Bond Coupon	\$35.00 per envelope
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Domestic Collections

Incoming/Outgoing ²	\$20.00 per item plus \$25.00 courier fee
Returned Item	\$20.00 per item plus \$25.00 courier fee
Tracers/Telex Inquiries	\$5.00 per inquiry after 1 (one)

International Collections

Incoming/Outgoing ³	\$60.00 per item plus \$25.00 courier fee
Returned Item	\$40.00 per item plus \$25.00 courier fee
Tracers/Telex Inquiries	\$20.00 per inquiry after 1 (one)

Verification

Verification of Deposit	\$30.00 per client per request
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- 1 Fee is charged for each statement or copy of individual items requested such as a check or deposit slip. No charge for Signature Advantage[®] Checking, SunTrust Exclusive Checking accounts or Exclusive Money Market Savings accounts.
- 2 Outgoing Domestic Collections are charged the \$25 courier fee when the bank is required to mail via FedEx, or the item exceeds \$100,000.
- 3 Outgoing International Collections are charged the \$25 courier fee when the item exceeds \$500.

SUNTRUST MONEY SERVICES

Checks Cashed

Government Payroll Checks	1% of the check face value (\$3.00 minimum)
Personal Checks	3% of the check face value (\$3.00 minimum)

Note: SunTrust will assess a \$7 fee for any non-SunTrust client cashing a SunTrust check. This fee will not be assessed if the face value of the check is \$50 or less.



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MISCELLANEOUS SERVICES AND FEES

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

WIRE TRANSFER SERVICES

Incoming/Outgoing	
Incoming Domestic ¹	\$15.00 per transfer
Incoming International ^{1, 2}	\$30.00 per transfer
Outgoing Domestic	\$25.00 per transfer
Outgoing International	\$50.00 per transfer

Automated*	
Domestic Repetitive	\$20.00
Domestic Standing Order	\$10.00
International Repetitive	\$50.00
Exception Processing	\$10.00 additional fee

Wire Transfer Notification	
Mail	\$1.00
Fax	\$2.00
Telephone	\$5.00
Swift/Telex	\$5.00
Tracers/Investigations	\$25.00

¹ **Incoming Domestic & International Wires:** No fee for incoming domestic and incoming international wires for SunTrust Exclusive Checking and Advantage Checking accounts. However, Intermediary financial institutions may deduct fees from incoming international wires, reducing the amount of proceeds credited to your account. Fees may vary. For more information about these fees, please contact us at 800.786.8787.

² Intermediary financial institutions may deduct additional fees from incoming international wires, reducing the amount of proceeds credited to your account. Fees may vary. For more information about these fees, please contact us at 800.786.8787.

* Excludes PC-initiated wire transfers.

Note: If transactions are in a currency other than U.S. dollars, the exchange rate for the transaction currency used by SunTrust for processing such foreign transactions is either (a) a rate selected by SunTrust from the range of rates available in wholesale currency markets for the applicable transaction processing date, which rate may vary from the rate SunTrust itself receives or (b) the government mandated rate in effect for the applicable transaction processing date, increased by up to three percent (3%). If a credit is subsequently given for a transaction, it will be decreased by up to three percent (3%). If the credit has a different transaction processing date, then the exchange rate of the credit can be greater/less than that of the original transaction. The currency conversion rate on the day before the transaction processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted on the Account. The converted amount shall be provided in U.S. dollars for deposit in your SunTrust account.

MISCELLANEOUS SERVICES

Official Check ¹	\$8.00 per item (\$15.00 per item for non-clients)
Money Order ¹	\$5.00 per item (\$10.00 per item for non-clients)
International Bank Draft	\$25.00 per item
Legal Process (IRS levy, state levy or writ of garnishment)	\$100.00 per notice (or maximum amount allowed under the law, whichever is less)

¹ No charge for Signature Advantage®, Advantage Checking or Exclusive Checking accounts.



Personal Deposit Accounts Fee Schedule

ELECTRONIC BANKING SERVICES

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

AUTOMATED TELLER MACHINES (ATMs)

SunTrust ATMs		Other ATM Networks ^{3, 4} (Where Accepted)		Publix-Presto! ATMs ^{3, 4}		Daily ATM Withdrawal and Point of Sale Purchase Limits ⁵		
Per withdrawal, balance inquiry or transfer	No additional fee	ATMs located in the U.S.	\$3.00 per withdrawal, balance inquiry, or transfer	Debit Cards and ATM Cards issued in Georgia or issued online through suntrust.com used at machines in Georgia	No additional fees	SunTrust Classic Debit Card	<u>Withdrawal</u> \$500	<u>Purchase</u> \$3,000
Full statement (where available) ^{1, 2}	\$2.00	ATMs located outside the U.S.	\$5.00 per withdrawal, balance inquiry, or transfer	Debit Cards and ATM Cards issued in Georgia or issued online through suntrust.com used at machines outside Georgia	\$2.50 per withdrawal, balance inquiry, or transfer	SunTrust Gold Debit Card	\$1,000	\$5,000
Mini statement ¹	\$1.00			Debit Cards and ATM Cards issued outside Georgia used at machines in or outside Georgia	\$2.50 per withdrawal, balance inquiry, or transfer	SunTrust World Debit Card	\$2,500	\$30,000
						Delta SkyMiles [®] Debit Card	\$2,500	\$35,000

SunTrust reserves the right (either directly or through processors) to provide new debit card numbers (issued due to lost/stolen/natural expiration) to merchants you have authorized to utilize your current debit card account for recurring transactions.

1 SunTrust ATM fees do not apply to Signature Advantage[®], Exclusive Money Market Savings, Exclusive Checking accounts and any Essential Checking accounts that are linked to an Exclusive Checking account for the monthly maintenance fee waiver.

2 Advantage Checking accounts are eligible to have up to 3 SunTrust fees assessed for transactions done at non-SunTrust ATMs waived, and three ATM surcharge fees will be refunded per statement cycle.

3 ATMs owned by non-SunTrust institutions may also add a surcharge to the amount of the withdrawal or charge a fee for a balance inquiry even if the transfer or withdrawal is not completed. SunTrust fees assessed for transactions done at non-SunTrust ATMs are waived and all ATM surcharge fees will be refunded for Signature Advantage, Exclusive Money Market Savings, Exclusive Checking accounts and any Essential Checking accounts that are linked to an Exclusive Checking as a Purpose account.

4 Advantage Checking accounts are eligible for up to 3 waivers a month for surcharges applied by non-SunTrust institutions.

5 A day is defined as 4:00 p.m. to 4:00 p.m. Eastern time the following day. Mastercard[®] cash advances, other than ATM withdrawals, obtained with your SunTrust Debit Card are limited to \$1,000 per day. An amount equal to 100% of a deposit made at a SunTrust ATM, up to a daily maximum of \$100, is available for immediate withdrawal at an ATM; this amount may not be accessed through any other means until the deposit is verified.

Note: If the Card (including ATM and Debit Cards) is used for transactions in a currency other than U.S. dollars, the exchange rate between the transaction currency and the billing currency used by Mastercard[®] for processing such foreign transactions is either (a) a rate selected by Mastercard[®] from the range of rates available in wholesale currency markets for the applicable transaction processing date, which rate may vary from the rate Mastercard[®] itself receives or (b) the government mandated rate in effect for the applicable transaction processing date, increased by up to three percent (3%). If a credit is subsequently given for a transaction, it will be decreased by up to three percent (3%). If the credit has a different transaction processing date, then the exchange rate of the credit can be greater/less than that of the original transaction. The currency conversion rate on the day before the transaction processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted on the Account. The converted amount shall be provided in U.S. dollars. Cirrus and Maestro are Mastercard[®] network brands and transactions processed on these networks are also subject to rates detailed above.

Delta SkyMiles[®] Debit Card Annual Fee

The Delta SkyMiles World Debit Card Annual Fee is charged 45 days after the open date of the card and is based on the Sum of Balances on the last business day of the prior month. "Sum of Balances" includes total deposits in the Signature Advantage or SunTrust Advantage Checking accounts PLUS statement linked SunTrust deposit accounts (checking, savings, money market, or CDs), Trust accounts and IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc. Annual Fee tiers are defined as follows: a) Sum of Balances of less than \$25,000 is charged an annual fee of \$95 b) Sum of Balances of \$25,000 and less than \$100,000 is charged an annual fee of \$75 and c) Sum of Balances of \$100,000 or more is charged an annual fee of \$25. Annual fee will be calculated at the end of the month prior to the annual fee being charged. For clients of the SunTrust Premier Program, a reduced fee of \$25 will apply. For SunTrust Private Wealth Management Clients* and SunTrust Exclusive Checking account holders, the annual fee will be discounted to \$0. For cards opened before July 25, 2015 and not associated with a Signature Advantage account, the annual fee is \$95. The reduced annual fee for certain client segments applies regardless of deposit account type. For clients whose relationship segment changes, the annual fee will be adjusted upon the next annual fee billing date.

* SunTrust Private Wealth Management is a marketing name used by SunTrust Banks, Inc. and the following affiliates: Banking and trust products and services, including investment advisory products and services, are provided by SunTrust Bank. Securities insurance (including annuities) and other investment products and services are offered by SunTrust Investment Services, Inc., an SEC registered investment adviser and broker-dealer, member FINRA, SIPC, and a licensed insurance agency.



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ELECTRONIC BANKING SERVICES

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

ONLINE BANKING AND PC BANKING

Online Banking with Bill Pay

Online Banking	No charge
Bill Pay (standard)	No charge
Expedited Bill Pay – Same Day Bill Pay	\$4.95
Expedited Bill Pay – Overnight Check	\$14.95

Online External Transfers

Transfer from your accounts at other financial institutions	No charge
Standard Transfer to your accounts at other financial institutions ¹	\$3.00 per transfer
Next Day Transfer to your accounts at other financial institutions	\$6.00 per transfer

Online Zelle® (Person to Person) Transfers²

Send (Money Transfer to other People)	No charge
Request (Money Request sent to other People)	No charge
Split (Money Request with other People)	No charge
Stop Payment Fee for Zelle Transfers ³	No charge

PC Banking

With Bill Pay ⁴	\$9.95 per month
Without Bill Pay ⁴	\$5.95 per month

¹ No fee for up to three transactions per rolling 30-day period for Signature Advantage®, Advantage Checking or Exclusive Checking accounts.

² Must have a bank account in the U.S. to use Zelle®. Transactions typically occur in minutes between enrolled users. If a recipient is not enrolled with Zelle®, it could take 1 to 3 business days to receive the money once the enrollment is completed. To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with Zelle®. Transaction limitations apply.

³ Money Transfer Transactions that are in process cannot be cancelled or stopped. However, if a recipient is not yet enrolled with Zelle® you may have the opportunity to stop the transaction.

⁴ No monthly fee for Signature Advantage, Advantage Checking or Exclusive Checking accounts. No fee for Bill Pay for 90 days for all other accounts.

CUSTOMER SERVICE

Telephone Banking	800.SUNTRUST (800.786.8787)
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Overdraft Coverage What You Need to Know about Overdrafts and Overdraft Fees

Federal Banking regulations on overdraft coverage impact all consumer accounts. These regulations give each consumer a choice on how to manage their accounts.

An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but the bank pays it as a courtesy. SunTrust can cover your overdrafts in two different ways:

- 1 We have standard overdraft practices that come with your account.
- 2 We also offer overdraft protection plans, such as a link to a savings, money market, or another checking account, line of credit, or credit card, which may be less expensive than our standard overdraft practices.

The remainder of this notice explains our **standard overdraft practices**.

What are the standard overdraft practices that come with my account?

Unless you request this specific overdraft coverage service, banks will not be allowed to pay overdrafts and assess a fee for:

ATM transactions

Everyday debit card transactions

Your request allows SunTrust to consider paying the overdraft for which you will incur a fee. This is your choice. **If you do not request this service**, or if

SunTrust chooses not to authorize the overdraft, **your transaction will be declined**.

The following types of transactions are not affected by these rules. We may authorize and pay overdrafts on these transactions and fees may be incurred.

- **Checks and other transactions made using your checking account number**
- **Automatic bill payments**

SunTrust pays overdrafts at our discretion, which means that we **do not** guarantee that we will always authorize and pay any type of transaction.

What fees will I incur if SunTrust pays my overdraft?

Under standard overdraft practices there are two different types of fees:

- 1 Overdraft Item
- 2 Returned Item

You will incur a fee of up to \$36 each time an overdraft is paid. If your account is overdrawn for 5 consecutive business days, you may incur a one-time additional fee of \$36.

SunTrust limits total Overdraft and Returned Item fees to 6 per day.

SunTrust will waive overdraft/returned item fees on transactions that are less than \$5.00.

Note: Overdraft Coverage is not available on Balanced BankingSM.

To change your overdraft coverage at any time, you may submit a request in one of the following ways:

- Visit our website at www.suntrust.com/overdraft
- Call 800.485.7279 from 6:00 a.m. until midnight (ET)
- Visit any SunTrust Bank

Complete the form below, detach and mail to:

SunTrust
P.O. Box 4418
Mail Code GA-ATL-5027
Atlanta, GA 30302-4418

If you have questions, please call us at 800.485.7279 from 6:00 a.m. until midnight (ET).

If you do not wish to give SunTrust authorization, no action is required.

If you do not request overdraft coverage, we will **automatically decline** all of your ATM transactions and everyday debit card transactions **that would overdraft your account**.

By completing this form I consent to accept or decline (based upon selection below) overdraft coverage on the accounts listed.

Check only one: **Accept overdraft coverage** **Decline overdraft coverage**

Name (please print) _____
 First name, Middle initial, Last name

Phone Number (For questions if we need further information to process this request.) Area code + phone number _____ Home Work Cell

Email Address (By providing your email address, you consent to receive confirmation of your request via email.) _____

List all of your checking, savings or money market accounts that you wish to cover.

Complete Account Number (13 digits): _____

Complete Account Number (13 digits): _____

Complete Account Number (13 digits): _____