

FSUCard Account Overview

Allows Florida State Students, Faculty and Staff to get control over their finances and take the first step toward financial confidence.



At SunTrust, we're dedicated to providing you with a clear, easy-to-understand summary of your account.

Visit 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	\$0.
	Paper Statement Fee	\$0.
	Requirements to Waive the Monthly Maintenance Fee	\$0. There is no Monthly Maintenance Fee for the FSUCard Account.
	Pays Interest	No. This account does not pay interest.
	Account Closure Fees	Account closed within first six 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	Six total Overdraft and Returned Item Fees per day.
	Extended Overdraft Fee	\$36 . After five consecutive business days of a negative balance.
	Under \$5 Transactions	For transactions under \$5 , SunTrust will waive Overdraft and Returned Item Fees.
	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	Default Decline: 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 fee for ATM or one-time debit card transactions. Your account can still be assessed overdraft and returned item fees for other transactions such as recurring or automatic payments (ACH payments) and Checks.
	Overdraft Protection	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 SM line of credit, and transferring funds when necessary. <ul style="list-style-type: none"> 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. As long as you have sufficient funds in your linked account, you'll pay a \$12.50 transfer fee (not applicable for accounts protected by Overdraft Assurance) for each day a transfer is required. If Overdraft Assurance is selected, a monthly fee of \$7 is assessed to your designated checking account. There is no charge to add Overdraft Protection to your accounts.
Other Account-Related Fees	ATM Fees	No fee for transactions at SunTrust ATMs; \$3 per transaction at ATMs outside the network in the U.S.; \$5 per transaction at ATMs outside the network outside the U.S. Non-SunTrust ATMs may charge additional fees.
	Deposited Item Returned Fee	\$12.50 per domestic item; \$40 per international item.
	Stop Payment Fee	\$36 each.
	Dormant Account Fee (FL accounts only)	\$15 per month after 12 months of client inactivity and at least one month of return mail (Florida accounts only).

This is a two-page document. Please review all pages of the document.

Deposit and Withdrawal Processing Policies	Funds Availability	<p>Funds are generally available the next business day (see the Funds Availability Policy for account details).</p> <p>Other Account Facts:</p> <ul style="list-style-type: none"> · Nightly processing occurs on regular business days—no Saturdays, Sundays or holidays. · Check deposits will be posted to your account and available for use after nightly processing, unless a hold is placed.
	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> <p>Credits – Deposits/Credits such as cash, checks, direct deposits and incoming wire transfers.</p> <p>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.</p> <p>Other Debits – Other debits such as checks and automated payments (ACH transactions), including items paid through Online Banking with Bill Pay.</p>
Other Useful Links	Facts About Banking	suntrust.com/thefacts
	Guides and Disclosures, including: <ul style="list-style-type: none"> · Personal Deposit Accounts Fee Schedule · Deposit Rules and Regulations · Funds Availability Policy 	suntrust.com/disclosures

Open an account – If you would like to open an account, visit the Florida State Branch on campus.

Questions – If you have additional questions, please call 800.SUNTRUST, visit your local branch or visit suntrust.com. We are happy to help.