

## Overdraft Assurance FAQs

- **How does Overdraft Assurance differ from other Lines of Credit used for Overdraft Protection?**
  - The transfer amount is the exact amount of the overdraft.
  - There is a \$7 monthly product fee.
  - There are no transfer fees. Other SunTrust overdraft protection options include a transfer fee of \$12.50 per transfer.
- **When will the product fee be charged?**
  - The monthly product fee will be charged to the primary checking account at the end of the checking account's statement cycle.
- **What is the interest free period?**
  - If the advance is repaid within 3 calendar days, no interest will be charged for the advance.
- **Can I link a business account for overdraft protection with Overdraft Assurance?**
  - No. Overdraft Assurance is only available for overdraft protection on personal checking accounts.
- **When can I link the Overdraft Assurance Line of Credit to a checking account for overdraft protection?**
  - Overdraft protection should be set up the next business day after the loan is booked.
- **What happens if I remove the Overdraft Assurance Line of Credit as overdraft protection?**
  - The Overdraft Assurance Line of Credit will automatically close if it has a zero balance and is not used as overdraft protection for at least one personal account.
- **Does the Overdraft Assurance Line of Credit expire if it is not used?**
  - The Overdraft Assurance Line of Credit will not expire.
- **What happens if all of the protected checking accounts are closed?**
  - If there is not a balance on the Overdraft Assurance account, the line will automatically close. If there is a balance, the line will remain open until it is paid off.