

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 branch
- Complete the form below, detach and mail to:

SunTrust
P.O. Box 4418
Mailcode 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 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):

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Complete Account Number (13 digits):

