

Balanced Banking[®] Account Overview

A way to better manage money and avoid overdraft fees.



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	\$12.
	Requirements to Waive the Monthly Maintenance Fee	Maintain a \$3,000 minimum daily total deposit balance. Minimum Daily Total Deposit Balance: The sum of the combined daily collected balances in the Balanced Banking account and linked personal deposit accounts including checking, savings, money markets, CDs (excluding SunTrust Index Linked CDs [SILCs]) and IRAs (excluding SunTrust Investment Services, Inc. IRAs).
	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	There is no Overdraft Item Fee for this account.
	Returned Item Fee	\$20 per item.
	Maximum Number of Returned Item Fees Per Day	Six total Returned Item Fees per day.
	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	SunTrust will not pay any transactions that would overdraw your account. 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 paid fees for ATM or one-time debit card transactions. In addition, we will decline other types of transactions, such as checks, and a reduced Returned Item Fee of \$20 may be incurred.
	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	<p>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.</p>
	Deposited Item Returned Fee	<p>\$12.50 per domestic item; \$40 per international item.</p>
	Stop Payment Fee	<p>\$36 each.</p>
	Dormant Account Fee (FL only)	<p>\$15 per month after 12 months of client inactivity and at least one month of return mail (Florida accounts only).</p>
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	<p>suntrust.com/thefacts</p>
	Guides and Disclosures, including: <ul style="list-style-type: none"> · Personal Deposit Accounts Fee Schedule · Deposit Rules and Regulations · Funds Availability Policy 	<p>suntrust.com/disclosures</p>

Open an account – If you would like to open an account, visit suntrust.com/checking, call 800.SUNTRUST or visit a local branch.

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