

# Select Checking Account Overview

Helps keep you on the path to financial confidence and well-being with enhanced benefits.



At SunTrust, we are dedicated to providing you with a clear, easy-to-understand summary of your account. Visit [suntrust.com/thefacts](http://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	<b>\$100</b>
	Monthly Maintenance Fee	<b>\$15</b>
	Requirements to waive the Monthly Maintenance fee	<ul style="list-style-type: none"> <li>• Make <b>\$2,000</b> or more in total qualifying monthly Direct Deposits OR</li> <li>• Maintain a <b>\$2,000</b> minimum daily Select Checking balance OR</li> <li>• Hold <b>\$10,000</b> total combined relationship balances linked across deposits, investments, mortgages, and loans OR</li> <li>• SunTrust Mortgage with SurePay<sup>SM</sup> OR</li> <li>• Linked Small Business Checking account</li> </ul> <p>A qualifying Direct Deposit is an electronic credit to your account of your salary, pension, Social Security or other regular monthly income totaling \$2,000 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. Any maintenance fees will be assessed on the following month's statement.</p> <p>Total Relationship Balance: The sum of balances in the Select Checking account PLUS statement linked SunTrust deposit accounts (savings, checking, money market, or CDs), IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc. (excludes annuities), SunTrust consumer installment loans and lines of credit, including credit card or SunTrust mortgages.</p> <p>SunTrust Mortgage with SurePay<sup>SM</sup>: SunTrust mortgage with payment automatically deducted from SunTrust checking account using SurePay. SurePay is an automatic, recurring payment set up from your linked account. Sufficient funds must be in your bank account at the time of automatic debit.</p> <p>Linked Small Business accounts include Total Business Checking and Business Advantage Plus only.</p>
	Pays Interest	Yes
	Account Closure Fees	Account closed within first 6 months, <b>\$25</b> ; Account closed in overdraft, <b>\$30</b>
Overdraft and Returned Item Fees	Overdraft Item Fee	<b>\$36</b> per item
	Returned Item Fee	<b>\$36</b> per item
	Maximum number of Overdraft Item and Returned Item fees per day	6 total Overdraft and Returned Item fees per day
	Extended Overdraft Fee	<b>\$36</b> after 5 consecutive business days of a negative balance
	Under \$5 Transactions	SunTrust will waive the overdraft/returned item fees on transactions that are less than <b>\$5</b>
	Overdraft Protection Transfer Fee	As long as you have sufficient funds in your linked account, you'll pay a <b>\$12.50</b> transfer fee for each day a transfer is required.
Overdraft Options	Overdraft Coverage	<p><b>Default Decline Option:</b> SunTrust will not pay any one time debit card and ATM 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. We may pay overdrafts for other types of transactions such as checks and fees may be incurred.</p> <p><b>Transactions Paid Option:</b> SunTrust may pay ATM and one time debit card transactions that would overdraw your account. This means you choose to allow us to authorize one-time debit card purchases and ATM transactions when you do not have enough money available in your account. SunTrust pays overdrafts at our discretion, which means that we do not guarantee that we will always authorize and pay any type of transaction. A <b>\$36</b> fee may be assessed each time an overdraft is paid for transaction amounts of \$5 or greater.</p>

This overview is not intended to be all inclusive, but is to be used as a quick glance for comparison purposes only.

For additional information, please refer to the Personal Account Fee Schedule.

Investment and Insurance Products: • Are not FDIC or any other Government Agency Insured • Are not Bank Guaranteed • May Lose Value

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 affiliate of SunTrust Banks, Inc., member FINRA, SIPC, and a licensed insurance agency.

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Overdraft Options	Overdraft Protection	<p>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<sup>SM</sup> line of credit, and transferring funds when necessary.</p> <ul style="list-style-type: none"> <li>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.</li> <li>As long as you have sufficient funds in your linked account, you'll pay a <b>\$12.50</b> transfer fee (not applicable for accounts protected by Overdraft Assurance) for each day a transfer is required.</li> <li>If Overdraft Assurance is selected, a monthly fee of <b>\$7</b> is assessed to your designated checking account.</li> <li>There is no charge to add Overdraft Protection to your accounts.</li> </ul>
	Other Account Related Fees	<p><b>No fee for transactions at SunTrust ATMs; and for the first two transactions per statement cycle at non-SunTrust ATMs in the U.S.;</b>  <b>\$3</b> per transaction at ATMs outside the network in the U.S.;  <b>\$5</b> per transaction at ATMs outside the network outside the U.S. (Non-SunTrust ATMs may charge additional fees)</p> <p>Deposited Item Returned Fee  <b>\$12.50</b> per item domestic;  <b>\$40</b> per item international</p> <p>Stop Payment Fee  <b>\$36</b> each</p> <p>Dormant Account Fee (FL only)  <b>\$15</b> 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><b>Funds are generally available the next business day</b> (see the Funds Availability Policy for account details).</p> <p>Other Account Facts:</p> <ul style="list-style-type: none"> <li>Nightly Processing occurs on regular business days, no Saturdays, Sundays, or holidays.</li> <li>Check deposits will be posted to your account and available for use after nightly processing, unless you are notified of a hold.</li> </ul>
	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> <ul style="list-style-type: none"> <li><b>CREDITS</b> – Deposits/Credits such as cash, checks, direct deposits and incoming wire transfers.</li> <li><b>PRE-AUTHORIZED DEBITS</b> – 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.</li> <li><b>OTHER DEBITS</b> – Other debits such as checks &amp; automated payments (ACH transactions), including items paid through Online Banking with Bill Pay.</li> </ul>
Other Useful Links	Deposit Account Fee Schedule	Personal Fee Schedules (English and Spanish) are available at <a href="http://suntrust.com/PersonalBanking/EverydayBanking">suntrust.com/PersonalBanking/EverydayBanking</a>
	Deposit Rules & Regulations	<a href="http://suntrust.com/rulesandregulations">suntrust.com/rulesandregulations</a>
	The Facts About Banking	<a href="http://suntrust.com/thefacts">suntrust.com/thefacts</a>

**Open an account** - If you would like to open an account, visit [suntrust.com/checking](http://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](http://suntrust.com). We are happy to help.

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