

# Essential Savings Account Overview

An easy way to get started on your savings goals and grow your financial confidence.



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

Visit [suntrust.com/thefacts](https://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>\$0.</b> There is no opening deposit amount required. <sup>1</sup>   |
|                                    | Monthly Maintenance Fee  | <b>\$0.</b> There is no Monthly Maintenance Fee for the Essential Savings account.  |
|                                    | Paper Statement Fee  | <b>\$3.</b> Opting in to paperless online statements is required to waive the \$3 paper statement fee. <sup>2</sup>   |
|                                    | Requirements to Waive the Monthly Maintenance Fee  | There is no Monthly Maintenance Fee for the Essential Savings account.  |
|                                    | Excessive Withdrawal Fee   | <b>\$6</b> is assessed, regardless of balance, for each excessive withdrawal if more than six withdrawal transactions are paid during the monthly statement cycle or a calendar month for quarterly statements, with a maximum of six. Applicable fees are assessed at the time of withdrawal.<br><br>The excessive withdrawal fee applies, regardless of the balance, to transactions such as debit card transactions, checks, electronic transactions (ACH), automatic payments, Bill Payments, Overdraft Protection transfers, wire transfers, and deposit funds transfers completed through Online or Mobile Banking.   |
|                                    | Pays Interest  | <b>Yes.</b> Interest is calculated and compounded daily on the collected balance and credited to your account quarterly. Accounts linked to a SunTrust checking account may be credited monthly. Fees may reduce earnings.  |
|                                    | Interest Tiers   | <b>No.</b> Tiered interest is not applicable to the Essential Savings account.  |
|                                    | Annual Bonus   | <b>No.</b> An annual bonus is not available with the Essential Savings account.   |
|                                    | Account Statement  | Monthly statement is provided if there is electronic activity or if there is a combined statement; otherwise a statement is provided quarterly.   |
|                                    | Minor Account  | Account may not be set up as a minor account.   |
| Dormant Account (FL accounts only) | <b>\$15</b> per month. Applies after 12 months of client inactivity and at least one month of returned mail (Florida accounts only.)       |   |
| 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  | Six total Overdraft and Returned Item Fees per day.   |
|                                    | Extended Overdraft Fee   | <b>\$36.</b> After five consecutive business days of a negative balance.  |
|                                    | Under \$5 Transactions   | For transactions under <b>\$5</b> , 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 <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 Item Fee 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 is a two-page document. Please review all pages of the document.

<sup>1</sup>Account must maintain a minimum balance of \$0.01 to avoid account closure.

<sup>2</sup>Paperless Online Statement: Electronic/Online statement provided through Online Banking each statement cycle. Clients must select the option to no longer receive paper account statements through U.S. mail. If a client does not select the option to opt out of paper statements in Online Banking, a paper statement fee will be charged. Online Banking is required to access paperless online statements.

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| <b>Overdraft Options<br/>(Continued)</b>                      | 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>  |
| <b>Deposit and<br/>Withdrawal<br/>Processing<br/>Policies</b> | Withdrawal Transaction Limitations  | <p>Savings and money market accounts are governed by federal regulations, which limit the number of certain types of transactions. From your savings or money market accounts, you are limited to six preauthorized, telephone or online transfers to your other SunTrust Bank accounts or to third parties. Additionally, this limitation includes checks, drafts or similar orders you make payable to a third party. The limitation applies per statement cycle for monthly statements or calendar month for quarterly statements. Due to IRS regulations, these transfer options are not available for money market IRAs. In determining when a transfer is made, the bank will use the date the transfer is paid.</p> <p>If you routinely exceed these withdrawal limitations on your savings or money market accounts, the bank may close the account or convert the account to a checking account. The foregoing limitations do not apply to withdrawals made by you or transfers to other accounts, which you have with us when these transfers are made by messenger, in person or through ATMs. The federal regulatory limit applies regardless of account balance.</p> |
|   | Funds Availability  | <p><b>Funds are generally available the next business day</b> (see the Funds Availability Policy for account details).</p> <p><b>Other Account Facts:</b></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 a hold is placed.</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> <p><b>Credits</b> – Deposits/Credits such as cash, checks, direct deposits and incoming wire transfers.</p> <p><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.</p> <p><b>Other Debits</b> – Other debits such as checks and automated payments (ACH transactions), including items paid through Online Banking with Bill Pay.</p>  |
| <b>Other<br/>Useful Links</b>                                 | Facts About Banking   | <a href="http://suntrust.com/thefacts">suntrust.com/thefacts</a>  |
|   | Guides and Disclosures, including: <ul style="list-style-type: none"> <li>• Personal Deposit Accounts Fee Schedule</li> <li>• Deposit Rules and Regulations</li> <li>• Funds Availability Policy</li> </ul> | <a href="http://suntrust.com/disclosures">suntrust.com/disclosures</a>  |

**Open an account** – If you would like to open an account, visit [suntrust.com/savings](http://suntrust.com/savings), 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.