

Certificates of Deposits (CDs) Account Overview

Save for short or long term goals with competitive and guaranteed interest rates.



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 and managing your money and account fees.

Account Opening, Closing and Usage	Minimum Deposit Needed to Open Account	\$2,000.
	Maturities	<ul style="list-style-type: none"> · Fixed rate: 7 days to 10 years · Single Maturity CD: 7 days to 364 days
	Withdrawal Transaction Limitations	If applicable, a penalty will be imposed for early withdrawals that may result in reduction of principal if accrued interest is not sufficient to cover the penalty. Fees could reduce earnings on the account.
	Other Transaction Limitations	Additional deposits allowed during the grace period. Note: Starting the day after maturity, clients have a 10-day grace period to make changes to the CD without incurring an early withdrawal penalty.
	Pays Interest	Yes. The interest rate will be fixed when the deposit is made and will remain in effect until the maturity date.
	Interest Tiers	Tiered interest: <ul style="list-style-type: none"> · Less than \$10,000 · \$10,000-\$24,999 · \$25,000-\$99,999 · \$100,000 or more For current interest rates, please visit: suntrust.com/cdrates
	Account Statement	An account statement is not available with CDs (1099 issued annually). CDs can be included on combined or summary statements.
Minor Account	This account can be set up and titled as a minor account.	
Other Useful Links	Facts About Banking	suntrust.com/thefacts
	Guides and Disclosures, including: <ul style="list-style-type: none"> · Personal Deposit Accounts Fee Schedule · Deposit Rules and Regulations · Funds Availability Policy 	suntrust.com/disclosures

Open an account – If you would like to open an account, visit 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. We are happy to help.

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 Deposit Accounts Fee Schedule.