

Select Savings Account Overview

Choose the account that gives you an annual bonus for saving because financial confidence should be rewarding.



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	\$7.
	Paper Statement Fee	\$0. There is no paper statement fee for the Select Savings account.
	Requirements to Waive the Monthly Maintenance Fee	<ul style="list-style-type: none"> Set up an electronic transfer or electronic deposit totaling at least \$25 OR Maintain a \$1,000 minimum daily collected balance. <p>The Monthly Maintenance Fee is waived for the Select Savings account for each statement cycle in which an incoming electronic transfer or electronic deposit totaling at least \$25 occurs OR a minimum daily collected balance of \$1,000 is maintained. ATM transactions and over-the-counter transactions do not apply. Please see the Fee Schedule at suntrust.com/disclosures for further details.</p>
	Excessive Withdrawal Fee	<p>\$6 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.</p> <p>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.</p>
	Pays Interest	Yes. 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 Tier	The interest tier earned is based on the following ledger balance tiers: Tier 1 - \$2,499.99 or less Tier 2 - \$2,500 to \$9,999.99 Tier 3 - \$10,000 to \$24,999.99 Tier 4 - \$25,000 to \$49,999.99 Tier 5 - \$50,000 or more
	Annual Bonus	Yes. Earn an annual 1.00% bonus (up to \$25) when linked with a SunTrust Advantage Checking or qualifying checking account. ¹
	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)	\$15 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	\$36 per item.
	Returned Item Fee	\$36 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	\$36. After five consecutive business days of a negative balance.
	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	<p>Default Decline Option: 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>Transactions Paid Option: 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 \$36 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.

¹ Clients earn an annual 1.00% bonus, up to \$25. Bonus is calculated on the 12-month average ledger balance of the Select Savings account when the account is linked with an Advantage Checking or another qualifying SunTrust checking account. Qualifying checking accounts include Advantage Checking, Signature Advantage® Checking, Exclusive Checking or Select Checking accounts. To receive the bonus, accounts must be open and in good standing on the date that the bonus is paid. Bonus will be credited to the Select Savings account on the anniversary of the account open date. Fees may reduce earnings on the account. Select Savings is limited to one account per client. The standard interest rate and annual percentage yield for this account is 0.01%, applicable to all balances, and is accurate as of 12/08/2018.

Overdraft Options (Continued)	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 AssuranceSM line of credit, and transferring funds when necessary.</p> <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.
Deposit and Withdrawal Processing Policies	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>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	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.