BUILD FINANCIAL CONFIDENCE WITH
SunTrust Balanced Banking

TAKE CHARGE OF YOUR MONEY

Stay in control of your finances, with the benefits of a SunTrust Balanced Banking Checking account

Limit your potential to overdraft
• If you attempt to make a debit card purchase without the available funds, you’ll simply receive a declined message rather than be charged overdraft fees
• Just in case an error occurs while writing a check, you’ll only pay a $20 Returned Item Fee—not the standard $36

Save on fees
• Qualify for $0 Monthly Maintenance Fee by maintaining a $3,000 minimum daily total deposit balance in Balanced Banking and linked checking, savings, money markets, CDs and IRAs. Otherwise, the Monthly Maintenance Fee is $12
• On your first order, receive a complimentary 10-pack of SunTrust custom checks or 50% off any check style available

Increase your opportunities
• Simplify digital payments with Apple Pay® and Samsung Pay, or send and receive money with Zelle®
• Get a Loyalty Cash Bonus of 10% with a SunTrust Rewards Credit Card when you redeem your cash back directly into your Balanced Banking account
• Protect your money with Fraud Protection and Balance Alerts (via email or text)
• Sign up for Overdraft Protection for additional peace of mind
• Pair your Balanced Banking account with an Essential Savings account to make even more progress toward your goals

A Balanced Banking checking account can give you the tools for financial success.

Talk to us today, or visit suntrust.com/balanced-banking

Financial Tip:
Setting financial goals, no matter how small, can have a big impact on your bottom line. Find more financial resources, savings and budgeting tools at onUp.com.

This is a two-page document. Please review all pages of the document.
DISCLAIMERS:

1 Minimum opening deposit is $100. See fee information in the Fee Schedule.

2 In instances where your account becomes overdrawn, you will not be assessed an overdraft fee. Items may be returned for non-sufficient funds (NSF) in the account, and the returned item fee will be reduced to $20, instead of the standard $36.

3 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. IRA)

4 Must have a bank account in the U.S. to use Zelle®. Transactions typically occur in minutes between enrolled users. If a recipient is not enrolled with Zelle, it could take 1 to 3 business days to receive the money once the enrollment is completed. To receive money in minutes, the recipient’s email address or U.S. mobile number must already be enrolled with Zelle. Transaction limitations apply.

5 Cash Rewards Redemption: After the close of the billing period in which you earn Cash Rewards, if your card account is in Good Standing, you may redeem a minimum of $5 for either a statement credit to your card account or an ACH credit to a deposit account. You can earn a Loyalty Cash Bonus of 10% if you redeem through an ACH deposit into a SunTrust deposit account. Clients who redeem Cash Rewards through an ACH deposit into any SunTrust checking, savings or money market account will receive a 10% Loyalty Cash Bonus. For example, a 10% Loyalty Cash Bonus on $100 in base Cash Rewards would earn an additional $10, totaling $110 in Cash Rewards earnings.

6 SunTrust Deals is a separate reward option for debit and credit card clients and is not connected to the existing SunTrust Credit Card Rewards Program or the Delta SkyMiles Debit Card Program. Cash Back earned through SunTrust Deals is not eligible for credit card Cash Deposit Bonuses. Clients must be enrolled in Online Banking or Mobile Banking to participate in SunTrust Deals and have either an eligible SunTrust debit or credit card. Earned cash back will be automatically credited to the client’s preferred checking account or as a statement credit to their SunTrust credit card.

7 SunTrust does not charge a fee for the use of SunTrust Online Banking with Bill Pay. However, fees may apply for certain transactions like expedited payments and transfers to non-SunTrust accounts.

8 Mobile Banking: SunTrust does not charge a fee for the use of SunTrust Mobile Banking. If you do not already have a data plan with your wireless service provider, normal data rates will apply for each device used.

9 Mobile Deposit: SunTrust Mobile Deposit is available with iOS and Android Mobile Apps - only for use in the United States and its territories.

10 No fee for SunTrust ATM use. Fees do apply for ATM-printed statements or mini-statements.

11 Account holders must enroll into IDnotify via SunTrust channels to receive this service at no cost. Service will be canceled for clients who no longer have any active accounts with SunTrust. Clients with only Business products or services do not qualify for IDnotify.

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