



Frequently Asked Questions

How do I add funds when I open my account?

You can transfer funds via ACH from an account at another bank or from an existing SunTrust Bank account. You can also mail a check to: *Please do not send cash.*

SunTrust Bank, Special Handling
VA-RIC-9292
P.O. Box 27572
Richmond, VA 23261-7572

The maximum opening ACH deposit is \$100,000 when funding from an internal account and \$250,000 when funding from an external account.

How do I access and withdraw funds?

Funds can be transferred to eligible internal or external accounts via automated telephone banking, Zelle, ATM (capabilities may vary at ATMs), mobile banking, and online banking. You can also request checks for your money market account.

- External Transfers: Per Day/Transaction: \$2,000 maximum transfer; Per Month: \$10,000 maximum transfer. Subject to a \$3.00 fee for standard transfers and a \$6 fee for next day transfers.
- Zelle Transfers: Per Day: \$2,000 maximum standard transfer; Per Month: \$5,000 maximum standard transfer. No fee.
- Mobile Check Deposit: Per check: \$1,000 maximum deposit; Per Month: \$3,000 maximum deposit. No fee.

Note: An excessive withdrawal fee of \$15 is assessed, regardless of balance, for each excessive withdrawal if more than six pre-authorized telephone funds transfers or third-party transactions are paid during the statement cycle with a maximum of 6.

How do I deposit additional funds into my account?

You can add funds to your account via Direct Deposit, mobile app, ACH from an account at another bank or from an existing SunTrust Bank account, or by mailing a check to: *Please do not send cash.*

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Can I use a non-SunTrust ATM?

ATMs that are part of the STAR, Cirrus or Armed Forces Financial Network (AFFN), can be used to make cash withdrawals, balance inquiries, and funds transfers. Fees for using non-SunTrust ATMs are \$3.00 per withdrawal, balance inquiry, or transfer. ATM owner fees may also apply. The daily withdrawal limit is \$500.

Where are SunTrust branches and ATMs located?

We have branch and ATM locations in AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, and VA.

Additional questions?

Give us a call at 866.422.1365.