

Exclusive Checking Account Overview

Our premium checking account that offers exclusive advantages for Private Wealth Management clients.



At SunTrust, we are 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.

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| Account Opening, Closing and Usage | Minimum Deposit Needed to Open Account | \$100. |
| | Monthly Maintenance Fee | None. |
| | Eligibility | Must be a Signature, Reserve, or GenSpring Private Wealth Management client. |
| | Pays Interest | Yes. Interest is calculated and compounded daily on the collected balance and credited to your account monthly. |
| | Interest Tiers | The interest tier earned is based on the following ledger balance tiers: <div> <div> Tier 1 – \$9,999.99 or less Tier 2 – \$10,000 to \$24,999.99 Tier 3 – \$25,000 to \$49,999.99 Tier 4 – \$50,000 to \$99,999.99 Tier 5 – \$100,000 to \$249,999.99 </div> <div> Tier 6 – \$250,000 to \$499,999.99 Tier 7 – \$500,000 to \$999,999.99 Tier 8 – \$1,000,000 to \$1,999,999.99 Tier 9 – \$2,000,000 or more </div> </div> |
| | Account Closure Fee | Account closed in overdraft, \$30. |
| Overdraft and Returned Item Fees | Overdraft Item Fee | There is no Overdraft Item Fee for this account. |
| | Returned Item Fee | There is no Returned Item Fee for this account. |
| | Maximum Number of Overdraft Item and Returned Item Fees Per Day | Not Applicable. There are no Overdraft or Returned Item Fees for this account. |
| | Extended Overdraft Fee | There is no Extended Overdraft Fee for this account. |
| | Overdraft Protection Transfer Fee | There is no Overdraft Protection Transfer Fee for this account. |
| 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. We may pay overdrafts for other types of transactions such as checks; however, SunTrust Exclusive Checking will not be charged a fee.</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.</p> |
| | 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. You will not pay a transfer fee (not applicable for accounts protected by Overdraft Assurance) for each day a transfer is required. If Overdraft Assurance is selected, there will not be a monthly fee assessed to your designated checking account. There is no charge to add Overdraft Protection to your accounts. |

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| Other Account Related Fees | ATM Fees | Unlimited Non-SunTrust ATM Transactions <ul style="list-style-type: none"> • No SunTrust fee for transactions at non-SunTrust ATMs. • Refund of transaction fees charged by non-SunTrust ATMs. |
| | Deposited Item Returned Fee | \$12.50 per domestic item; \$40 per international item. |
| | Stop Payment Fee | \$0 there is no stop payment fee. |
| | Dormant Account Fee (FL accounts only) | \$15 per month. Applies after 12 months of client inactivity and at least one month of return mail (Florida accounts only). |
| Deposit and Withdrawal Processing Policies | Funds Availability | Funds are generally available the next business day (see the Funds Availability Policy for account details). Other Account Facts: <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 | 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. Credits – Deposits/Credits such as cash, checks, direct deposits and incoming wire transfers. 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. Other Debits – Other debits such as checks and automated payments (ACH transactions), including items paid through Online Banking with Bill Pay. |
| 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, contact your PWM Advisor.

Questions - If you have additional questions, please call 800.321.1997, or visit your PWM Advisor. We are happy to help.