

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

**PERSONAL CHECKING ACCOUNTS**

Essential Checking	
<b>Minimum Opening Deposit</b>	<b>\$100</b>
<b>Monthly Maintenance Fee</b>	<b>\$7</b>
<b>Avoiding the Monthly Maintenance Fee</b>	Complete <b>10</b> or more Banking Transactions <sup>1</sup> per Statement Cycle <b>OR</b> Maintain a Minimum Daily Collected Balance <sup>2</sup> of <b>\$500</b> or more <b>OR</b> Make <b>\$500</b> or more in Total Qualifying Direct Deposits per Statement Cycle <sup>3</sup> .
<b>Paper Statement Fee</b>	<b>\$3</b> No charge with Paperless Online Statement. <sup>4</sup>
<b>Additional Information</b>	<b>Student Waiver:</b> The Essential Checking Student Waiver provides a checking account with no monthly maintenance fee for up to five years. Any individual is qualified as a student if they are currently attending a high school, college/university or technical/trade school. Proof of active enrollment in a qualifying educational institution is required. The Student Waiver is applied automatically at account opening and based on account opening date. The Student Waiver cannot be applied/added-on to a checking account once it is opened.  <b>Relationship Pricing:</b> Any Essential Checking account linked as a relationship account to an Advantage Checking, Exclusive Checking or Signature Advantage <sup>®</sup> Brokerage account will not receive a monthly maintenance fee. The monthly maintenance fee waiver and any other associated benefits can take up to one business day to take effect.

<sup>1</sup> **Banking Transactions:** Deposit or withdrawal transactions made (includes transactions such as those made with the assistance of a teller, at an ATM or by Direct Deposit, mobile device, wire transfer, Online Banking transfer, automatic transfer, telephone transfer, ACH debit or credit, online bill pay, mobile bill pay, check or Debit Card purchases including PIN point-of-sale [POS] and signature-based purchases). Bank fees and overdraft protection transfers are not included.

<sup>2</sup> **Minimum Daily Collected Balance:** The minimum daily collected balance is the current daily ledger balance less the amount of any checks deposited that are in the process of being collected.

<sup>3</sup> **Direct Deposit:** A qualifying Direct Deposit is an electronic credit to your account of your salary, pension, Social Security or regular monthly income totaling \$500 or more deposited to your account during the current statement cycle by your employer or an outside agency. Transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device, debit card/prepaid card number or the mail are not eligible to meet this requirement.

<sup>4</sup> **Paperless Online Statement:** Electronic/Online statement provided through Online Banking each statement cycle. Clients must select the option to no longer receive paper account statements through U.S. Mail or a \$3 monthly fee applies. Online Banking is required to access paperless online statements.

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

**PERSONAL CHECKING ACCOUNTS**

	<b>Advantage Checking</b>	<b>SunTrust Exclusive Checking</b>
<b>Minimum Opening Deposit</b>	<b>\$100</b>	<b>\$100</b>
<b>Monthly Maintenance Fee</b>	<b>\$20</b>	None
<b>Avoiding the Monthly Maintenance Fee</b>	Make <b>\$3,000</b> or more in Total Monthly Qualifying Direct Deposits <sup>1</sup> <b>OR</b> Maintain a Total Combined Relationship Balance <sup>2</sup> of <b>\$10,000</b> or more linked across deposits and investments <b>OR</b> Have a linked personal SunTrust Credit Card, Mortgage or Loan <sup>3</sup> <b>OR</b> Have a Linked Small Business Checking Account <sup>4</sup> .	Must be a Signature, Reserve or GenSpring Private Wealth Management client.
<b>Interest Calculation</b>	Interest is calculated and compounded daily on the collected balance and credited to your account monthly.	
<b>Check Images</b>	Not Applicable	Check images are returned with the combined statement and paid checks cannot be returned.
<b>Additional Information</b>	Not Applicable	Exclusive Checking is a Private Wealth Management account, which is available to Signature clients with \$1,000,000 in investments and/or Trust balances with SunTrust and can only be opened by an Advisor. <sup>5</sup>

<sup>1</sup> **Direct Deposit:** A qualifying Direct Deposit is an electronic credit to your account of your salary, pension, Social Security or regular monthly income totaling \$3,000 or more deposited to your account during the prior month by your employer or an outside agency. Transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device, debit card/prepaid card number or the mail are not eligible to meet this requirement.

<sup>2</sup> **Total Relationship Balance:** The sum of balances on the last business day of the month in the Advantage Checking account PLUS statement-linked SunTrust deposit accounts (savings, checking, money market or CDs), IRA or Brokerage accounts (excluding annuities) introduced through SunTrust Investment Services, Inc.

<sup>3</sup> **Linked Personal SunTrust Credit Card, Mortgage or Loan:** Must be a statement-linked SunTrust personal credit card, mortgage or loan (including LightStream®).

<sup>4</sup> **Linked Small Business Checking Account:** Eligible Small Business account types to be linked include, Total Business Banking, Select Business Banking, Business Interest Checking, Business Advantage Plus, Simple Business Checking and Primary Business Checking.

<sup>5</sup> "Investments" shall include assets held in a traditional brokerage account, fee-based assets under management, annuities and IRAs. "Trust balances" means accounts where the SunTrust Trust Department or SunTrust Advisory Services, Inc., an SEC registered investment adviser, provides discretionary asset management services to the client in a fiduciary capacity.

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

**PERSONAL CHECKING ACCOUNTS**

SunTrust Investment Services, Inc. Signature Advantage® Brokerage	
Minimum Opening Deposit	\$100
Monthly Maintenance Fee	\$25
Annual Maintenance Fee	\$100
Avoiding the Monthly Maintenance Fee	Maintain a Minimum Total Qualifying Balance <sup>1</sup> of <b>\$25,000</b> or more.
Avoiding the Annual Maintenance Fee	Waived with <b>\$250,000</b> or more in Minimum Combined Balance <sup>2</sup> OR <b>\$500,000</b> or more in Total Relationship Balance <sup>3</sup> .
Interest Calculation	Interest for the FDIC-insured interest-bearing option is calculated and compounded daily on the collected balance and credited to your account monthly.
Check Images	Check images are returned with the combined statement and paid checks cannot be returned.
Brokerage Commission and Fee Schedule	Refer to your SunTrust Investment Services, Inc. Commission and Fee Schedule for commissions and fees that may apply.
Investment and Insurance Products	<b>Investment and Insurance Products: Are Not FDIC or Any Other Government Agency Insured • Are Not Bank Guaranteed • May Lose Value</b> Services provided by the following affiliates of SunTrust Banks, Inc.: Banking products and services are provided by SunTrust Bank, Member FDIC. Trust and investment management services are provided by SunTrust Bank and SunTrust Delaware Trust Company. Securities, brokerage accounts and insurance (including annuities) are offered by SunTrust Investment Services, Inc., an SEC registered broker-dealer, member FINRA, SIPC, and a licensed insurance agency. Investment advisory services are offered by SunTrust Advisory Services, Inc., an SEC registered investment adviser. GFO Advisory Services, LLC is an SEC registered investment adviser that provides investment advisory services to a group of private investment funds and other non-investment advisory services to affiliates.
Additional Information	Not Applicable

<sup>1</sup> **Minimum Total Qualifying Balance:** The sum of balances on the last business day of the month in the Signature Advantage Checking account PLUS statement-linked SunTrust deposit accounts (checking, savings, money market or CDs), Trust accounts and IRA or brokerage accounts introduced through SunTrust Investment Services, Inc.

<sup>2</sup> **Minimum Combined Balance:** The sum of balances in the Signature Advantage core cash option and the market value of the associated brokerage account introduced through SunTrust Investment Services, Inc. (includes annuities).

<sup>3</sup> **Total Relationship Balance:** The sum of balances in the Signature Advantage core cash option PLUS statement-linked SunTrust deposit accounts (checking, savings, money market, CD or IRA), trust accounts, IRA or brokerage accounts introduced through SunTrust Investment Services, Inc. (includes annuities), SunTrust installment and equity loans or lines of credit, including credit card and SunTrust mortgage.

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

**SUNTRUST AT WORK**

<b>SunTrust at Work Professional Banking</b>	
<b>Minimum Opening Deposit</b>	<b>\$100</b>
<b>Monthly Maintenance Fee</b>	<b>\$15</b>
<b>Avoiding the Monthly Maintenance Fee</b>	Make <b>\$750</b> or more in Total Qualifying Direct Deposits per Statement Cycle. <sup>1</sup>
<b>Paper Statement Fee</b>	Not applicable.
<b>Interest Calculation</b>	Interest is calculated and compounded daily on the collected balance and credited to your account monthly.
<b>Check Images</b>	Check image available at no additional fee.
<b>Additional Information</b>	Professional Banking is a SunTrust at Work account, which is available to employees of a SunTrust at Work member company.

<sup>1</sup> **Direct Deposit:** A qualifying Direct Deposit is an electronic credit to your account of your salary, pension, Social Security or regular monthly income totaling \$750 or more deposited to your account during the prior month by your employer or an outside agency. Transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device, debit card/prepaid card number or the mail are not eligible to meet this requirement.

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

**PERSONAL SAVINGS ACCOUNTS**

	Essential Savings	Youth Advantage Savings
<b>Minimum Opening Deposit</b>	None <sup>1</sup>	<b>\$0</b> in branch <b>\$50</b> online
<b>Monthly Maintenance Fee</b>	None	<b>\$5</b> (Waived for a minor under age 18) <sup>5</sup>
<b>Avoiding the Monthly Maintenance Fee</b>	Not Applicable	Once the Minor reaches age 18, maintain a Minimum Daily Collected Balance of <b>\$300</b> . <sup>4</sup>
<b>Paper Statement Fee</b>	<b>\$3</b> No charge with Paperless Online Statement. <sup>2</sup>	Not Applicable
<b>Excessive Withdrawal Fee</b>	<b>\$6</b> per withdrawal over six with a maximum of six fees per month. <sup>3</sup>	
<b>Interest Calculation</b>	Interest is calculated and compounded daily on the collected balance and credited to your account quarterly. Fees may reduce earnings.	
<b>Additional Information</b>	Account may not be set up as a Minor account.	The account must be titled as "Minor By" or "Uniform Transfers to Minor Act (UTMA)" only. <sup>6</sup>

<sup>1</sup> **Minimum Opening Deposit:** Must maintain a balance of \$0.01 to avoid account closure.

<sup>2</sup> **Paperless Online Statement:** Electronic/Online statement provided through Online Banking each statement cycle. Clients must select the option to no longer receive paper account statements through U.S. Mail or a \$3 monthly fee applies. Online Banking is required to access paperless online statements.

<sup>3</sup> **Excessive Withdrawal Fee:** 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.

<sup>4</sup> **Minimum Daily Collected Balance:** The minimum daily collected balance referenced in this schedule is the current daily ledger balance less the amount of any checks deposited that are in the process of being collected. The average monthly collected balance is calculated by adding the collected balance for each day of the statement period and dividing that figure by the number of days in the statement period. The Current Balance (or Ledger Balance) is the actual balance in your account on a specific day and does not reflect any holds or pending transactions (transactions not yet posted).

<sup>5</sup> **Monthly Maintenance Fee:** Waiver for an account holder under age 18 (minor) requires that the account be titled as "Minor By" or "Uniform Transfers to Minor Act (UTMA)" only. The waiver is applied automatically at account opening and expires on the 18th birthday of the minor. On the date when the minor turns the age of 18 they are subject to all applicable fees on the account if they are not meeting the minimum requirements of the account and could be assessed the \$5 monthly maintenance fee.

<sup>6</sup> For "Minor By" titling, the account is owned by a minor, but withdrawals from the account may only be made by the adult (legal guardian) named in the account title. For "Uniform Transfers to Minor Act (UTMA)" titling, all funds and assets deposited are the sole property of the minor, but are managed by an adult custodian until the minor reaches the age of majority (depending on the state law where the account is established). At the age of majority, the Custodian must close the account and the funds are made payable to the minor.

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

**PERSONAL SAVINGS ACCOUNTS**

	<b>Advantage Money Market Savings</b>	<b>Exclusive Money Market Savings</b>
<b>Minimum Opening Deposit</b>	<b>\$100</b>	<b>\$100</b>
<b>Monthly Maintenance Fee</b>	<b>\$17</b>	None
<b>Avoiding the Monthly Maintenance Fee</b>	Maintain a Minimum Daily Collected Balance <sup>1</sup> of <b>\$10,000</b> or more <b>OR</b> Set up an incoming Automatic Electronic Transfer or Electronic Deposit <sup>2</sup> of <b>\$100</b> or more.	Must be a Signature, Reserve or GenSpring Private Wealth Management client.
<b>Excessive Withdrawal Fee</b>	<b>\$15</b> per withdrawal over six with a maximum of six fees per statement cycle. <sup>3</sup>	
<b>Interest Calculation</b>	Interest is calculated and compounded daily on the collected balance and credited to your account quarterly. Fees may reduce earnings.	
<b>Additional Information</b>	<ul style="list-style-type: none"> <li>• Check Safekeeping is a required feature of this product.</li> <li>• Account is not intended to be set up as a Minor Account.</li> </ul>	<ul style="list-style-type: none"> <li>• Check Safekeeping is a required feature of this product.</li> <li>• Account may not be set up as a Minor account.</li> <li>• Exclusive Money Market Savings is a Private Wealth Management account, which is available to Signature clients with \$1,000,000 in investments and/or Trust balances with SunTrust and can only be opened by an Advisor.<sup>4</sup></li> </ul>

<sup>1</sup> **Minimum Daily Collected Balance:** The minimum daily collected balance referenced in this schedule is the current daily ledger balance less the amount of any checks deposited that are in the process of being collected. The average monthly collected balance is calculated by adding the collected balance for each day of the statement period and dividing that figure by the number of days in the statement period. The Current Balance (or Ledger Balance) is the actual balance in your account on a specific day and does not reflect any holds or pending transactions (transactions not yet posted).

<sup>2</sup> **Monthly Automatic Electronic Transfer or Electronic Deposit:** Transactions include incoming Electronic/ACH credit, Automatic Transfer Credit and Online Banking Transfer credit. ATM transactions and over-the-counter transactions do not apply.

<sup>3</sup> **Excessive Withdrawal Fee:** 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.

<sup>4</sup> "Investments" shall include assets held in a traditional brokerage account, fee-based assets under management, annuities and IRAs. "Trust balances" means accounts where the SunTrust Trust Department or SunTrust Advisory Services, Inc., an SEC registered investment adviser, provides discretionary asset management services to the client in a fiduciary capacity.

**MISCELLANEOUS SERVICES AND FEES**

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

**DEPOSIT SERVICES**

<b>Overdraft Fees</b>	
<b>Overdraft (OD)/Returned Item Fee<sup>1</sup></b> SunTrust will limit total Overdraft and Returned Item Fees to 6 per day. SunTrust will waive Overdraft/Returned Item Fees on transactions that are less than \$5.	\$36.00 per item
<b>Extended Overdraft Fee<sup>2</sup></b>	\$36.00

<b>Overdraft Protection</b>	
<b>Overdraft Protection Transfer (maximum one per day)</b> <ul style="list-style-type: none"> <li>For accounts linked to a credit card or line of credit*, \$100 transfer increments (based on balance availability). * Transfers from Overdraft Assurance lines of credit are for the exact amount of the overdraft (based on balance availability).</li> <li>For all accounts linked to a checking, savings or money market account, the amount transferred is the exact amount of the overdraft plus any applicable transfer fees (based on balance availability).</li> <li>For accounts linked to a line of credit or credit card, funds advanced for Overdraft Protection are subject to fees and finance charges under your line of credit or credit card agreement, in addition to the Overdraft Protection transfer fee. Please see your agreement for more information.</li> </ul>	\$12.50 per transfer (not applicable for accounts protected by Overdraft Assurance)

<b>Other Account-Related Fees</b>		<b>Deposited Return Fee</b>		<b>Excessive Withdrawal Fees</b>	
Stop Payment Fee	\$36.00 each	Domestic Item	\$12.50 per item	Money Market Accounts <sup>3</sup>	\$15 per withdrawal over 6 with a maximum of 6 per statement cycle
Screen Print Statement Fee	\$5.00 per statement	International Item	\$40.00 per item	Savings Accounts <sup>3</sup>	\$6 per withdrawal over 6 with a maximum of 6 per month

<b>Closed Account Processing</b>		<b>Dormant Account</b>		<b>Special Mail Handling</b> (Florida accounts only)	
Account closed in overdraft	\$30.00	Florida accounts only <sup>4</sup>	\$15.00 per month	Hold Mail (branch pickup)	\$25.00 per month
				Returned Mail	\$5.00 per month
				International Mail	\$5.00 per month

For Exclusive Checking, Exclusive Money Market Savings and any Essential Checking account that is linked to an Exclusive Checking account for the monthly maintenance fee waiver, there are no fees for the following Deposit Services items: Overdraft (OD)/Returned Item Fee, Overdraft Protection Transfer Fee, Extended Overdraft Fee, Stop Payment Fee and Screen Print Statement Fee.

<sup>1</sup> This fee applies to overdrafts created by checks, in-person withdrawals, ATM withdrawals, or other electronic means. Three Overdraft/Returned Items will be waived in a rolling 12-month period for Signature Advantage® accounts.

<sup>2</sup> This fee will be imposed on the fifth day when your current (ledger) account balance remains overdrawn for five consecutive business days. For clients that decline overdraft coverage, this fee can still be charged on transactions except for ATM and one-time debit card transactions.

<sup>3</sup> 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.

<sup>4</sup> \$15 per month after 12 months of client inactivity and at least one month of return mail (Florida accounts only).



## Personal Deposit Accounts Fee Schedule

### MISCELLANEOUS SERVICES AND FEES

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

### RESEARCH SERVICES

Photocopy	
Item/Statement Photocopy <sup>1</sup> (If Check Safekeeping, first three copies provided at no charge each statement period.)	\$5.00 per copy
Duplicate Statement Fee	\$12.00 per copy

Bonds	
Returned Bond Coupon	\$35.00 per envelope

Domestic Collections	
Incoming/Outgoing <sup>2</sup>	\$22.00 per item plus \$25.00 courier fee
Returned Item	\$22.00 per item plus \$25.00 courier fee
Tracers/Telex Inquiries	\$5.00 per inquiry after 1 (one)

International Collections	
Incoming/Outgoing <sup>3</sup>	\$50.00 per item plus \$25.00 courier fee
Returned Item	\$40.00 per item plus \$25.00 courier fee
Tracers/Telex Inquiries	\$20.00 per inquiry after 1 (one)

Verification	
Verification of Deposit	\$30.00 per client per request

<sup>1</sup> Fee is charged for each statement or copy of individual items requested such as a check or deposit slip. No charge for Signature Advantage® Checking, SunTrust Exclusive Checking accounts or Exclusive Money Market Savings accounts.

<sup>2</sup> Incoming Domestic Collections are charged the \$25 courier fee when the bank is required to mail via FedEx, or the item exceeds \$100,000.

<sup>3</sup> Outgoing International Collections are charged the \$25 courier fee when the item exceeds \$500.

### SUNTRUST MONEY SERVICES

Checks Cashed	
SunTrust will assess a \$7 fee for cashing a SunTrust check for any non-SunTrust client or SunTrust client without a checking, savings or money market account. This fee will not be assessed if the face value of the check is \$50 or less. Premier Banking and Private Wealth Management excluded from fee.	



**MISCELLANEOUS SERVICES AND FEES**

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

**WIRE TRANSFER SERVICES**

Incoming/Outgoing	
Incoming Domestic <sup>1</sup>	\$15.00 per transfer
Incoming International <sup>1, 2</sup>	\$30.00 per transfer
Outgoing Domestic	\$25.00 per transfer
Outgoing International	\$50.00 per transfer

Automated*	
Domestic Repetitive	\$20.00
Domestic Standing Order	\$10.00
International Repetitive	\$50.00
Exception Processing	\$10.00 additional fee

Wire Transfer Notification	
Mail	\$1.00
Fax	\$2.00
Telephone	\$5.00
Swift/Telex	\$5.00
Tracers/Investigations	\$25.00

<sup>1</sup> Incoming Domestic & International Wires: No fee for incoming domestic and incoming international wires for SunTrust Exclusive Checking and Advantage Checking accounts. However, intermediary financial institutions may deduct fees from incoming international wires, reducing the amount of proceeds credited to your account. Fees may vary. For more information about these fees, please contact us at 800.786.8787.

<sup>2</sup> Intermediary financial institutions may deduct additional fees from incoming international wires, reducing the amount of proceeds credited to your account. Fees may vary. For more information about these fees, please contact us at 800.786.8787.

\* Excludes PC-initiated wire transfers.

**Note:** If transactions are in a currency other than U.S. dollars, the exchange rate for the transaction currency used by SunTrust for processing such foreign transactions is either (a) a rate selected by SunTrust from the range of rates available in wholesale currency markets for the applicable transaction processing date, which rate may vary from the rate SunTrust itself receives or (b) the government mandated rate in effect for the applicable transaction processing date, increased by up to three percent (3%). If a credit is subsequently given for a transaction, it will be decreased by up to three percent (3%). If the credit has a different transaction processing date, then the exchange rate of the credit can be greater/less than that of the original transaction. The currency conversion rate on the day before the transaction processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted on the Account. The converted amount shall be provided in U.S. dollars for deposit in your SunTrust account.

**MISCELLANEOUS SERVICES**

Official Check <sup>1</sup>	\$8.00 per item (\$15.00 per item for non-clients)
Money Order <sup>1</sup>	\$5.00 per item (\$10.00 per item for non-clients)
International Bank Draft	\$25.00 per item
Legal Process (IRS levy, state levy or writ of garnishment)	\$100.00 per notice (or maximum amount allowed under the law, whichever is less)

<sup>1</sup> No charge for Signature Advantage®, Advantage Checking or Exclusive Checking accounts.

**ELECTRONIC BANKING SERVICES**

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

**AUTOMATED TELLER MACHINES (ATMs)**

SunTrust ATMs		Other ATM Networks <sup>2,3</sup> (Where Accepted)		Daily ATM Withdrawal and Point of Sale Purchase Limits <sup>4</sup>		
Per withdrawal, balance inquiry or transfer	No additional fee	ATMs located in the U.S.	\$3.00 per withdrawal, balance inquiry, or transfer	SunTrust Debit Card (Essential Checking)	<u>Withdrawal</u> \$500	<u>Purchase</u> \$3,000
Full statement (where available) <sup>1</sup>	\$2.00	ATMs located outside the U.S.	\$5.00 per withdrawal, balance inquiry, or transfer	SunTrust Debit Card (Advantage Checking)	\$1,000	\$5,000
Mini statement <sup>1</sup>	\$1.00			SunTrust World Debit Card	\$2,500	\$30,000
				Delta SkyMiles® Debit Card	\$2,500	\$35,000

SunTrust reserves the right (either directly or through processors) to provide new debit card numbers (issued due to lost/stolen/natural expiration) to merchants you have authorized to utilize your current debit card account for recurring transactions.

1 SunTrust ATM fees do not apply to Signature Advantage®, Exclusive Money Market Savings, Exclusive Checking accounts and any Essential Checking accounts that are linked to an Exclusive Checking account for the monthly maintenance fee waiver.

2 ATMs owned by non-SunTrust institutions may also add a surcharge to the amount of the withdrawal or charge a fee for a balance inquiry even if the transfer or withdrawal is not completed. SunTrust fees assessed for transactions done at non-SunTrust ATMs are waived and all ATM surcharge fees will be refunded for Signature Advantage, Exclusive Money Market Savings, Exclusive Checking accounts and any Essential Checking accounts that are linked to an Exclusive Checking as a Purpose account.

3 Advantage Checking accounts are eligible to have up to three SunTrust fees assessed for transactions done at non-SunTrust ATMs waived, and three ATM surcharge fees will be refunded per statement cycle.

4 A day is defined as 4:00 p.m. to 4:00 p.m. Eastern time the following day. Mastercard® cash advances, other than ATM withdrawals, obtained with your SunTrust Debit Card are limited to \$1,000 per day. An amount equal to 100% of a deposit made at a SunTrust ATM, up to a daily maximum of \$100, is available for immediate withdrawal at an ATM; this amount may not be accessed through any other means until the deposit is verified.

**Note:** If the Card (including ATM and Debit Cards) is used for transactions in a currency other than U.S. dollars, the exchange rate between the transaction currency and the billing currency used by Mastercard® for processing such foreign transactions is either (a) a rate selected by Mastercard® from the range of rates available in wholesale currency markets for the applicable transaction processing date, which rate may vary from the rate Mastercard® itself receives or (b) the government mandated rate in effect for the applicable transaction processing date, increased by up to three percent (3%). If a credit is subsequently given for a transaction, it will be decreased by up to three percent (3%). If the credit has a different transaction processing date, then the exchange rate of the credit can be greater/less than that of the original transaction. The currency conversion rate on the day before the transaction processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted on the Account. The converted amount shall be provided in U.S. dollars. Cirrus and Maestro are Mastercard® network brands and transactions processed on these networks are also subject to rates detailed above.

**Delta SkyMiles® Debit Card Annual Fee**

The Delta SkyMiles World Debit Card Annual Fee is charged 45 days after the open date of the card and is based on the Sum of Balances on the last business day of the prior month. "Sum of Balances" includes total deposits in the Signature Advantage® or SunTrust Advantage Checking accounts PLUS statement linked SunTrust deposit accounts (checking, savings, money market, or CDs), Trust accounts and IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc. Annual Fee tiers are defined as follows: a) Sum of Balances of less than \$25,000 is charged an annual fee of \$95 b) Sum of Balances of \$25,000 and less than \$100,000 is charged an annual fee of \$75 and c) Sum of Balances of \$100,000 or more is charged an annual fee of \$25. Annual fee will be calculated at the end of the month prior to the annual fee being charged. For clients of the SunTrust Premier Program, a reduced fee of \$25 will apply. For SunTrust Private Wealth Management Clients\* and SunTrust Exclusive Checking account holders, the annual fee will be discounted to \$0. For cards opened before July 25, 2015 and not associated with a Signature Advantage account, the annual fee is \$95. The reduced annual fee for certain client segments applies regardless of deposit account type. For clients whose relationship segment changes, the annual fee will be adjusted upon the next annual fee billing date.

\* SunTrust Private Wealth Management is a marketing name used by SunTrust Banks, Inc. and the following affiliates: Banking and trust products and services, including investment advisory products and services, are provided by SunTrust Bank. Securities insurance (including annuities) and other investment products and services are offered by SunTrust Investment Services, Inc., an SEC registered investment adviser and broker-dealer, member FINRA, SIPC, and a licensed insurance agency.

**ELECTRONIC BANKING SERVICES**

SunTrust Bank: AL, AR, DC, FL, GA, MD, MS, NC, SC, TN, VA, Online Sales (accounts opened through suntrust.com)

**ONLINE BANKING AND PC BANKING**

**Online Banking with Bill Pay**

Online Banking	No charge
Bill Pay (standard)	No charge
Expedited Bill Pay – Same Day Bill Pay	\$4.95
Expedited Bill Pay – Overnight Check	\$14.95

**Online External Transfers**

Transfer from your accounts at other financial institutions	No charge
Transfers to your accounts at BB&T	No charge
Standard Transfer to your accounts at other financial institutions <sup>1</sup>	\$3.00 per transfer
Next Day Transfer to your accounts at other financial institutions	\$6.00 per transfer

**Online Zelle® (Person to Person) Transfers<sup>2</sup>**

Send (Money Transfer to other People)	No charge
Request (Money Request sent to other People)	No charge
Split (Money Request with other People)	No charge
Stop Payment Fee for Zelle Transfers <sup>3</sup>	No charge

**PC Banking**

With Bill Pay <sup>4</sup>	\$9.95 per month
Without Bill Pay <sup>4</sup>	\$5.95 per month

<sup>1</sup> No fee for up to three transfers to external accounts per calendar month for Signature Advantage®, Advantage Checking or Exclusive Checking accounts.

<sup>2</sup> 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.

<sup>3</sup> Money Transfer Transactions that are in process cannot be cancelled or stopped. However, if a recipient is not yet enrolled with Zelle® you may have the opportunity to stop the transaction.

<sup>4</sup> No monthly fee for Signature Advantage accounts. No fee for Bill Pay for 90 days for all other accounts.

**CUSTOMER SERVICE**

Telephone Banking	800.SUNTRUST (800.786.8787)
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## Overdraft Coverage

### What You Need to Know about Overdrafts and Overdraft Fees

**Federal Banking regulations on overdraft coverage impact all consumer accounts. These regulations give each consumer a choice on how to manage their accounts.**

An overdraft occurs when you do not have enough money (available balance)<sup>1</sup> in your account to cover a transaction, but the bank pays it as a courtesy. SunTrust can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings, money market, or another checking account, line of credit, or credit card, which may be less expensive than our standard overdraft practices.

**The remainder of this notice explains our standard overdraft practices.**

**What are the standard overdraft practices that come with my account?**

Unless you request this specific overdraft coverage service, banks will not be allowed to pay overdrafts and assess a fee for:

- **ATM transactions**
- **One-time debit card transactions<sup>2</sup>**

Your request allows SunTrust to consider paying the overdraft for which you will incur a fee. This is your choice. If you do not request this service, or if

SunTrust chooses not to authorize the overdraft; your transaction will be declined.

The following types of transactions are not affected by these rules. We may authorize and pay overdrafts on these transactions and fees may be incurred.

- **Checks and other transactions made using your checking account number**
- **Automatic bill payments**

SunTrust pays overdrafts at our discretion, which means that we do not guarantee that we will always authorize and pay any type of transaction.

**What fees will I incur if SunTrust pays my overdraft?**

Under standard overdraft practices there are two different types of fees:

1. Overdraft Item
2. Returned Item

You will incur a fee of up to \$36 each time an overdraft is paid. If your account is overdrawn for 5 consecutive business days, you may incur a one-time additional fee of \$36.

SunTrust limits total Overdraft and Returned Item fees to 6 per day.

**SunTrust will waive overdraft/returned item fees on transactions that are less than \$5.00.**

**To change your overdraft coverage at any time, you may submit a request in one of the following ways:**

- Visit our website at [suntrust.com/overdraft](http://suntrust.com/overdraft)
- Call 800.485.7279 from 6:00 a.m. until midnight (ET)
- Visit any SunTrust Bank
- Complete the form below, detach and mail to:  
**SunTrust**  
**P.O. Box 4418**  
**Mail Code GA-ATL-**  
**5027 Atlanta, GA**  
**30302-4418**

If you have questions, please call us at 800.485.7279 from 6:00 a.m. until midnight (EST).

If you do not wish to give SunTrust authorization, no action is required.

If you do not request overdraft coverage, we will automatically decline all of your ATM transactions and one-time debit card transactions that would overdraft your account.

**By completing this form, I consent to accept or decline (based upon selection below) overdraft coverage on the accounts listed.**

**Check only one:** ☐ **Accept overdraft coverage** ☐ **Decline overdraft coverage**

**Name** (please print) \_\_\_\_\_  
First name, Middle initial, Last name

**Phone Number** (For questions if we need further information to process this request.) Area code + phone number \_\_\_\_\_ ☐ Home ☐ Work ☐ Cell

**Email Address** (By providing your email address, you consent to receive confirmation of your request via email.) \_\_\_\_\_

**List all of your checking, savings or money market accounts that you wish to cover.**

Complete Account Number (13 digits): \_\_\_\_\_ Complete Account Number (13 digits): \_\_\_\_\_ Complete Account Number (13 digits): \_\_\_\_\_

<sup>1</sup> Your available balance is the money in your checking or savings account that is currently available to you to make purchases, withdrawals, etc. It reflects any processed and pending transactions, as well as any holds. For more information about how your available balance is calculated and when/how overdraft fees may be assessed, please visit <https://www.suntrust.com/facts-about-banking>.

<sup>2</sup> We rely on transaction coding sent to us by the merchant or other third-party to determine whether your debit card transaction is one-time or recurring, which affects whether or not we would authorize these transactions at our discretion and whether fees may be assessed.