No matter how carefully you manage your money, things can happen. Sometimes you may not have funds available at the time you need them. SunTrust has two options to help you make sure your transactions go through and you have peace of mind.

Overdraft Protection uses your own account to cover your transactions. With Overdraft Coverage, SunTrust covers your one-time debit card and ATM transactions at our discretion.

Here’s an example of how they work:

You use your debit card to buy $75 in groceries.

Your checking balance is $50.

Now what?

You have Overdraft Protection

Money is automatically transferred from your savings account to cover the transaction. You pay one transfer fee of $12.50 each day we make a transfer.

You have Overdraft Coverage

SunTrust covers the transaction. If you have both Overdraft Protection and Coverage, we’ll use Overdraft Protection first.

You don’t have Overdraft Protection or Overdraft Coverage

Your transaction is declined.

WAYS TO AVOID OVERDRAFT FEES:

If you make a deposit or balance transfer to cover all of your transactions by the cut-off time that day, you won’t be charged any fees. Monitor your account balance by signing up for alerts in Online or Mobile Banking. You’ll automatically receive a text or email when your balance goes below an amount you designate.

Both Overdraft Protection and Overdraft Coverage can be useful to cover your transactions in case you become short on funds. Enroll in one or both by visiting a branch, calling us or through Online or Mobile Banking.

Visit suntrust.com/thefacts to learn more.