

## CHECKING ACCOUNTS

<b>Simple Business Checking</b>			
Banking Transactions Per Statement Cycle <sup>1</sup>	Monthly Maintenance Fee	Cost per Item <sup>2</sup>	Cash Deposit Fee <sup>3</sup>
5 or more	\$0	\$0.50 over 50	\$3.00 per \$1000 over \$2000
4 or less	\$5	\$0.50 over 50	\$3.00 per \$1000 over \$2000
<b>Paper Statement Fee*</b>	\$3		

The following discounted fees apply as part of Simple Business Checking:

- No monthly maintenance fee for the first 12 statement cycles. (12 statement cycles may not equal 12 full calendar months.)

\*Paperless Online Statement: Electronic/Online statement provided through Online Cash Manager each statement cycle. Clients must select the option to no longer receive paper statements through U.S. mail, or a \$3 monthly fee applies. Online Cash Manager is required to access paperless online statements.

<sup>1</sup> Banking Transactions: Debit or credit 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, automatic transfer, telephone transfer, ACH debit or credit, electronic credits posted, 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>Cost per item fees may be assessed for debit or credit 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, automatic transfer, telephone transfer, ACH debit or credit, electronic credits posted, 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. Charges for providing coin and currency, for wire transfer services and other treasury management services typical of commercial enterprises may also apply as used. Contact your SunTrust Relationship Manager or Business Banker for details.

<sup>3</sup>Cash Deposits are accepted at the branch, at a Teller Connect machine, and at deposit-taking SunTrust ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$2,000 and each \$1 thereafter. Monthly aggregate deposit amounts greater than \$2,000 are rounded up to next \$1,000 for fee calculation.

<b>Primary Business Checking</b> (including Public Funds Primary Business Checking)			
Minimum Daily Collected Balance	Monthly Maintenance Fee	Cost Per Item <sup>4</sup>	Cash Deposit Fee <sup>5</sup>
\$1,000 or more	None	\$ 0.50 over 150	\$3.00 per \$1,000 over \$5,000
\$999 or less	\$15.00	\$ 0.50 over 150	\$3.00 per \$1,000 over \$5,000

<sup>4</sup>Cost per item fees may be assessed for debit or credit 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, automatic transfer, telephone transfer, ACH debit or credit, electronic credits posted, 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. Charges for providing coin and currency, for wire transfer services and other treasury management services typical of commercial enterprises may also apply as used. Contact your SunTrust Relationship Manager or Business Banker for details.

<sup>5</sup>Cash Deposits are accepted at the branch, at a Teller Connect machine, and at deposit-taking SunTrust ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$5,000 and each \$1 thereafter. Monthly aggregate deposit amounts greater than \$5,000 are rounded up to the next \$1,000 for fee calculation.

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<b>Total Business Banking®</b>			
Average Monthly Balance	Monthly Maintenance Fee	Cost Per Item <sup>7</sup>	Cash Deposit Fee <sup>8</sup>
\$5,000 or more	None	\$ 0.50 over 300	\$3.00 per \$1,000 over \$7,000
\$4,999 or less	\$20.00 <sup>6</sup>	\$ 0.50 over 300	\$3.00 per \$1,000 over \$7,000

The following discounted fees apply only to the services purchased by the business or one business owner as part of the Total Business Banking Package:

- No monthly maintenance fee for the first two statement cycles
- 25% discount on first order of checks
- Online Check Deposit implementation fee waiver<sup>9</sup>
- A personal Advantage Checking account with no monthly maintenance fee
- 10% commission discount on equity trades\*

<sup>6</sup>The monthly maintenance fee can also be waived with a minimum daily collected balance of \$10,000 or more in a Business Savings Account, a Business Money Market Account, Business Money Market Performance Account or Business Advantage Money Market Account linked to the Total Business Banking Account.

<sup>7</sup>Cost per item fees may be assessed for debit or credit 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, automatic transfer, telephone transfer, ACH debit or credit, electronic credits posted, 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. Charges for providing coin and currency, for wire transfer services and other treasury management services typical of commercial enterprises may also apply as used. Contact your SunTrust Relationship Manager or Business Banker for details.

<sup>8</sup>Cash Deposits are accepted at the branch, at a Teller Connect machine, and at deposit-taking SunTrust ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$7,000 and each \$1 thereafter. Monthly aggregate deposit amounts greater than \$7,000 are rounded up to the next \$1,000 for fee calculation.

<sup>9</sup>For new Online Check Deposit clients only.

\*Securities and Insurance Products and Services: Are not FDIC or any other Government Agency Insured • Are not Bank Guaranteed • May Lose Value  
Securities, insurance (including annuities and certain life insurance products) and other investment products and services are offered by SunTrust Investment Services, Inc. as SEC registered investment adviser and broker/dealer affiliate of SunTrust Banks, Inc., and a member of the FINRA and SIPC. Stock market investing involves risk, including fluctuating returns and loss of principal. Equity trades through SunTrust Investment Services, Inc.

<b>SunTrust Business Advantage Plus Checking</b> <i>(including Public Funds Business Advantage Plus Checking)</i>			
Minimum Daily Collected Balance	Monthly Maintenance Fee	Cost Per Item	Cash Deposit Fee <sup>11</sup>
\$20,000 or more	None	\$ 0.50 over 500 <sup>10</sup>	\$3.00 per \$1,000 over \$10,000
\$19,999 or less	\$25.00	\$ 0.50 over 500 <sup>10</sup>	\$3.00 per \$1,000 over \$10,000

Product includes two additional maintenance-fee-free SunTrust Business Advantage Plus Checking accounts. Balances of all three accounts can be linked to cover the monthly maintenance fee of the core account.

The following discounted fees apply only to the services purchased by the business or one business owner as part of the SunTrust Business Advantage Plus Checking package:

- No monthly maintenance fee for the first two statement cycles
- 50% discount on first order of checks
- Online Check Deposit implementation fee waiver<sup>12</sup>
- A personal Advantage Checking account with no monthly maintenance fee
- 10% commission discount on equity trades\*
- 10% discount on Online Payroll monthly maintenance

**Interest Calculation:** The interest rate earned is based on the following ledger balance tiers: Tier 1 - \$499 or less; Tier 2 - \$500 to \$4,999; Tier 3 - \$5,000 to \$9,999; Tier 4 - \$10,000 to \$24,999; Tier 5 - \$25,000 to \$99,999; Tier 6 - \$100,000 to \$249,999; Tier 7 - \$250,000 to \$999,999; Tier 8 - \$1,000,000 to \$1,999,999; Tier 9 - \$2,000,000 or more. Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings. You may obtain the current interest rate and APY on your account by calling 800.SUNTRUST or 800.786.8787. See SunTrust Rules and Regulations for Deposit Accounts at SunTrust to obtain information about the interest calculation.

<sup>10</sup>Includes items from all 3 accounts. Cost per item fees may be assessed for debit or credit 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, automatic transfer, telephone transfer, ACH debit or credit, electronic credits posted, 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. Charges for providing coin and currency, for wire transfer services and other treasury management services typical of commercial enterprises may also apply as used. Contact your SunTrust Relationship Manager or Business Banker for details.

<sup>11</sup>Cash Deposits are accepted at the branch, at a Teller Connect machine, and at deposit-taking SunTrust ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$10,000 and each \$1 thereafter. Monthly aggregate deposit amounts greater than \$10,000 are rounded up to the next \$1,000 for fee calculation.

<sup>12</sup>For new Online Check Deposit clients only.

\*Securities and Insurance Products and Services: Are not FDIC or any other Government Agency Insured • Are not Bank Guaranteed • May Lose Value  
Securities, insurance (including annuities and certain life insurance products) and other investment products and services are offered by SunTrust Investment Services, Inc. as SEC registered investment adviser and broker/dealer affiliate of SunTrust Banks, Inc., and a member of the FINRA and SIPC. Stock market investing involves risk, including fluctuating returns and loss of principal. Equity trades through SunTrust Investment Services, Inc.

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<b>Analyzed Business Checking</b> <i>(including Public Funds Analyzed Business Checking and Interest on Lawyer Trust Accounts<sup>13</sup>)</i>				
Monthly Maintenance Fee	Per Deposit Fee <sup>14</sup>	Items Paid (per item)	Cash Deposit Fee <sup>16</sup>	Items Deposited Unencoded (per item) <sup>17</sup>
\$25.00	\$1.00	\$0.20 <sup>15</sup>	\$3.00 per \$1,000	\$0.15
<p><b>Deposit Assessment Fee:</b> Monthly charge assessed on the monthly average positive ledger balance at a rate of .1465 per \$1,000.</p> <p><b>Earnings Credit Rate Calculation:</b> At the end of each month, SunTrust sets an Earnings Credit Rate (ECR). The ECR may be based on the following average available balance tiers: Tier 1 - \$24,999 or less; Tier 2 - \$25,000 to \$99,999; Tier 3 - \$100,000 to \$249,999; Tier 4 - \$250,000 or more.</p> <p>Our monthly account analysis processing system allows fees for account-related and Treasury Management services to be offset by an Earnings Credit. The account analysis system calculates the Earnings Credit based on the average available balances maintained in your account. Only positive collected balances are eligible for the Earnings Credit. Accounts are charged a negative collected fee for daily negative collected balances. The rate charged for daily negative collected balances is the SunTrust Prime Rate plus 3%.</p> <p><sup>13</sup> Interest on Lawyer Trust Accounts (IOLTAs) are not eligible for an Earnings Credit. Interest earned on Interest on Lawyer Trust Accounts is remitted to the non-profit agency in accordance with individual state guidelines. Allowable IOLTA fees may be deducted from interest earned. All other Treasury Management service fees may be deducted from a linked billing deposit account, or via account statement invoice.</p> <p><sup>14</sup> Per deposit fee is assessed for cash or check deposits made at a branch, a deposit taken to a SunTrust ATM or Teller Connect machine or sent via US mail.</p> <p><sup>15</sup> A \$0.04 per item surcharge applies if canceled checks are returned with statement</p> <p><sup>16</sup> Cash Deposits are accepted at the branch, at a Teller Connect machine, and at deposit-taking SunTrust ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly. Monthly aggregate deposit amounts less than \$1,000 are rounded up to the next \$1,000 for fee calculation.</p> <p><sup>17</sup> Items Deposited includes checks deposited at a branch, a deposit taking SunTrust ATM, at a Cash Vault facility, Teller Connect machine, or with a mobile device.</p>				
<b>Analyzed Interest Checking</b> <i>(including Public Funds Analyzed Interest Checking)</i>				
Monthly Maintenance Fee	Per Deposit Fee <sup>18</sup>	Items Paid (per item)	Cash Deposit Fee <sup>20</sup>	Items Deposited Unencoded (per item) <sup>21</sup>
\$50.00	\$1.00	\$0.20 <sup>19</sup>	\$3.00 per \$1,000	\$0.15
<p><b>Deposit Assessment Fee:</b> Monthly charge assessed on the monthly average positive ledger balance at a rate of .1465 per \$1,000.</p> <p><b>Earnings Credit Rate Calculation:</b> At the end of each month, SunTrust sets an Earnings Credit Rate (ECR). The ECR may be based on the following average available balance tiers: Tier 1 - \$24,999 or less; Tier 2 - \$25,000 to \$99,999; Tier 3 - \$100,000 to \$249,999; Tier 4 - \$250,000 or more.</p> <p>Our monthly account analysis processing system allows fees for account-related and Treasury Management services to be offset by an Earnings Credit. The account analysis system calculates the Earnings Credit based on the average available balances maintained in your account. Only positive collected balances are eligible for the Earnings Credit.</p> <p><b>Interest Calculation:</b> Interest is calculated on Excess Balances Available for Interest at the end of the month and credited to your account monthly. Excess Balances is equal to Average Available Balances less Balances Required to Offset Service Charges. Balances to Offset Services is equal to Monthly Service Charges ÷ Earnings Credit Rate x days in year ÷ days in month. You may obtain the current interest rate and APY on your account by calling 800.SUNTRUST or 800.786.8787. See SunTrust Rules and Regulations for Deposit Accounts at SunTrust to obtain information about the interest calculation.</p> <p>Accounts are charged a negative collected fee for daily negative collected balances. The rate charged for daily negative collected balances is the SunTrust Prime Rate plus 3%.</p> <p><sup>18</sup> Per deposit fee is assessed for cash or check deposits made at a branch, a deposit taken to a SunTrust ATM or Teller Connect machine or sent via US mail.</p> <p><sup>19</sup> A \$0.04 per item surcharge applies if canceled checks are returned with statement.</p> <p><sup>20</sup> Cash Deposits are accepted at the branch, at a Teller Connect machine, and at deposit-taking SunTrust ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly. Monthly aggregate deposit amounts less than \$1,000 are rounded up to the next \$1,000 for fee calculation.</p> <p><sup>21</sup> Items Deposited includes checks deposited at a branch, a deposit taking SunTrust ATM, at a Cash Vault facility, Teller Connect machine, or with a mobile device.</p>				

## MONEY MARKET ACCOUNTS

<b>Business Advantage Money Market Account</b> (including Public Funds Business Advantage Money Market Account)				
Minimum Daily Collected Balance	Monthly Maintenance Fee	Cost Per Item Deposited Fee <sup>22</sup>	Excessive Withdrawal Fee <sup>23</sup>	Cash Deposit Fee <sup>24</sup>
\$500 or more	None	\$0.50 over 10	\$5.00 over 6 per month	\$3.00 per \$1,000 over \$5,000
\$499 or less	\$5.00	\$0.50 over 10	\$5.00 over 6 per month	\$3.00 per \$1,000 over \$5,000
Minimum opening deposit: \$100 <u>Checking Account Requirement:</u> This product requires a Primary Business Checking, Total Business Banking, SunTrust Business Advantage Plus Checking, or Analyzed Business Checking Account. <u>Transaction Limitations:</u> Federal banking regulations limit you to six pre-authorized, telephone, or on-line transfers to your other SunTrust Bank accounts or to third parties. Additionally, this limitation includes checks, drafts or similar orders you make payable to a third party. The limitation applies per statement period. In determining when a transfer is made, Bank will use the date the transfer is paid. If you routinely exceed these limitations, the Bank may close the account or convert it to a checking account. The foregoing limitations do not apply to withdrawals made by you or transfer to other accounts, which you have with us when these transfers are made by messenger, in person, or through ATMs. The federal regulatory limit applies regardless of account balance. Transactions under this limitation include: checks, debit/ATM card transactions, wire transfers, pre-authorized debits, or automatic debits (including, but not limited to: insurance premium payments, investment transactions, bill payments, and overdraft protection debits). <u>Interest Calculation:</u> The interest rate earned is based on the following ledger balance tiers: Tier 1 - \$499 or less; Tier 2 - \$500 to \$4,999; Tier 3 - \$5,000 to \$9,999; Tier 4 - \$10,000 to \$24,999; Tier 5 - \$25,000 to \$99,999; Tier 6 - \$100,000 to \$249,999; Tier 7 - \$250,000 to \$999,999; Tier 8 - \$1,000,000 to \$4,999,999; Tier 9 - \$5,000,000 or more. Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings. You may obtain the current interest rate and APY on your account by calling 800.SUNTRUST or 800.786.8787. See the SunTrust Rules and Regulations for Deposit Accounts at SunTrust to obtain information about the interest calculation. <u>Check Safekeeping</u> is a required feature of this product.				
<sup>22</sup> Cost per item fees may be assessed for debit or credit 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, automatic transfer, telephone transfer, ACH debit or credit, electronic credits posted, 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. Charges for providing coin and currency, for wire transfer services and other treasury management services typical of commercial enterprises may also apply as used. Contact your SunTrust Relationship Manager or Business Banker for details. <sup>23</sup> The excessive withdrawal fee applies to items such as Point-of-Sale, over-the-counter withdrawals, ACH and telephone funds transfer transactions. The fee is assessed at the time of the withdrawal. <sup>24</sup> Cash Deposits are accepted at the branch, at a Teller Connect machine, and at deposit-taking SunTrust ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$5,000 and each \$1 thereafter. Monthly aggregate deposit amounts greater than \$5,000 are rounded up to the next \$1,000 for fee calculation.				

## MISCELLANEOUS SERVICES AND FEES

<b>Deposit Services<sup>1</sup></b>	
Stop payment	\$ 38.00 each, effective for six months
Non-sufficient Funds – Items Paid <sup>2</sup>	\$ 38.00 per item
Non-sufficient Funds – Items Returned <sup>3</sup>	\$ 38.00 per item
Overdraft protection transfer (available to non-analyzed checking accounts only) - For accounts linked to a credit card or line of credit \$100 transfer increments (based on balance availability) <sup>4</sup> - For all accounts linked to a deposit account Amount transferred is the exact amount of the overdraft plus any applicable transfer fees (based on balance availability)	\$12.50 transfer fee (maximum 1 per day)
Extended overdraft fee <sup>5</sup>	\$ 36.00
Special request statement - Interim statement with checks <sup>6</sup> - Check return statement - Image statement <sup>7</sup> - Screen print statement	\$ 15.00 per statement \$ 5.00 per statement \$ 2.00 per statement \$ 5.00 per statement
Deposited item returned penalty - Domestic - International	\$ 12.50 per item \$ 50.00 per item
Returned item represented	\$12.50 per item
Deposit correction	\$ 6.00
Closed account processing (only 1 closed account processing fee applies) - Account closed within first 6 months - Account closed in overdraft	\$ 25.00 \$ 30.00
International Items Deposited <sup>8</sup>	\$6.00
Mail Handling (service only offered in Florida, Nashville and Northwest Georgia) - Branch pick-up	\$25.00 per month <sup>9</sup> \$5.00 per month <sup>10</sup> \$2.50 per month <sup>11</sup>
Mail Handling (services only offered in Florida) - International Mail - Re-addressed Mail <sup>12</sup> - Returned Mail - Hand Deliver	\$5.00 per month \$10.00 per month \$5.00 per month \$15.00 per month
Excessive Withdrawal Fees - Money Market Savings Accounts - Savings Accounts	\$5 per withdrawal over 6 per statement period <sup>13</sup> \$5 per withdrawal over 6 per month <sup>14</sup>
Dormant Account (FL Account Only)	\$15 per month <sup>15</sup>

<sup>1</sup>Prices may differ for Treasury Management clients. Please contact your Relationship Manager or Business Banker for details.  
<sup>2</sup>The fee applies to non-sufficient funds created by checks, in-person withdrawals, ATM withdrawals, or other electronic means where the debit transaction is paid.  
<sup>3</sup>The fee applies to non-sufficient funds created by checks, in-person withdrawals, ATM withdrawals, or other electronic means where the debit transaction is returned to the submitting party.  
<sup>4</sup>The cash advance fee will apply in lieu of the Overdraft Protection transfer fee for transfers from a business credit card (maximum 1 per day).  
<sup>5</sup>This fee will be imposed on the 5th day when your account balance remains overdrawn for 5 business days.  
<sup>6</sup>Analyzed Accounts are charged \$20.00.  
<sup>7</sup>Only applies to Business Money Market and Business Savings accounts.  
<sup>8</sup>Charged for Canadian Items in US Dollars.  
<sup>9</sup>Price applicable to Florida clients.  
<sup>10</sup>Price applicable to Nashville clients.  
<sup>11</sup>Price applicable to Northwest Georgia clients.  
<sup>12</sup>Account that requires mail be placed in an unmarked envelope and re-addressed for mailing.  
<sup>13</sup>The excessive withdrawal fee is assessed, regardless of the balance, if more than six pre-authorized, telephone funds transfers or third party transactions are paid during the statement period. Applicable fees assessed at the time of withdrawal.  
<sup>14</sup>The excessive withdrawal fee applies to items such as point-of-sale, over-the-counter withdrawals, ACH and telephone funds transfer transactions. Applicable fees assessed at the time of withdrawal.  
<sup>15</sup>\$15 per month after 12 months of client inactivity and at least one month of return mail (Florida accounts only).

SunTrust Bank, All Regions

<b>Cash Ordering Services</b>	
Currency Supplied	
- Per strap	\$0.50
- Partial strap	\$1.30
Coin supplied	
- Per roll	\$0.40
Branch Cash Change Orders per order	\$5.00

<b>Wire Transfer Services<sup>1</sup></b>	
Incoming	
- Domestic	\$ 15.00
- International <sup>2</sup>	\$ 30.00
Outgoing (branch or call center assisted)	
- Domestic	\$ 65.00
- International	\$ 60.00
Outgoing (telephone initiated via wire transfer department) <sup>3</sup>	
- Monthly maintenance fee	\$ 5.00
-Wire Implementation Fee	\$ 35.00
- Domestic Repetitive Wire Transfer <sup>4</sup>	\$ 20.00
- Domestic Non-Repetitive Wire Transfer <sup>4</sup>	\$ 25.00
- Domestic standing order	\$ 10.00
- International repetitive	\$ 45.00
- International non-repetitive	\$ 50.00
- International standing order	\$ 40.00
Internal Wire Transfers	
- Internal Repetitive Wire Transfer Debit	\$ 8.00
- Internal Non-Repetitive Wire Transfer Debit	\$ 10.00
- Internal Wire Transfer Credit	\$ 5.00
Exception processing	\$ 10.00 additional fee
Wire transfer notification	
- Fax	\$ 5.00
- Telephone	\$ 10.00
- Mail	\$ 1.00
Tracers/investigations	\$ 25.00

<sup>1</sup> Wire transfer prices may be different for Treasury Management clients. Please contact your SunTrust Relationship Manager or Business Banker for details.

<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 SunTrust at 800.786.8787.

<sup>3</sup> Excludes PC-initiated wire transfers.

<sup>4</sup> Fee for wires not initiated through the Wire Transfer Department may vary.

<b>Direct Connect</b>	
Direct Connect Monthly Maintenance	\$ 25.00
Direct Connect Monthly Per Account [1-3]	\$ 0.00
Direct Connect Monthly Per Account [4+]	\$ 5.00

<b>Other Miscellaneous Services</b>	
Official check	\$8.00 per item
Money Order	\$5.00 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)
Credit References	\$15.00 per account
International Bank Draft	\$25.00 per item

SunTrust Bank, All Regions

## SunTrust Money Services

### Checks Cashed

Government Payroll Checks	1% of the check face value (\$3.00 minimum)
Personal Checks	3% of the check face value (\$3.00 minimum)

Note: SunTrust will assess a \$7 fee for any non-SunTrust client cashing a SunTrust check. This fee will not be assessed if the face value of the check is \$50 or less.

## Research Services

Item/statement photocopy	\$ 5.00 per copy
Account research (minimum one hour)	\$ 25.00 per hour
Audit confirmation	\$ 35.00
Collections <sup>1</sup>	
-Domestic Incoming/Outgoing	\$20.00
-International Incoming/Outgoing	\$60.00

<sup>1</sup>Outgoing Domestic Collections are charged a \$25 courier fee on items that exceed \$100,000 and must be sent via courier. Outgoing International Collections are charged a \$25 courier fee when the item exceeds \$500 and must be sent via courier.

## Electronic Banking Services

### Automated Teller Machines (ATM)

Automated teller machine (ATM) fees	
SunTrust ATMs	
- Per withdrawal, balance inquiry and transfer	No additional fee
- Full statement (where available)	\$ 2.00
- Mini statement	\$ 1.00
Other ATM networks (where accepted) <sup>1</sup>	
- Per withdrawal, balance inquiry and transfer at ATMs located in the U.S.	\$ 3.00
- Per withdrawal, balance inquiry and transfer at ATMs located outside the U.S.	\$ 5.00

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.

### Delta SkyMiles® Debit Card Annual Fee

The Delta SkyMiles Business Debit Card is available for all business checking accounts except for Primary Business Checking. The annual fee for the Delta SkyMiles Business Debit Card is \$120 and is charged 45 days after the open date of the card (and annually, thereafter).

<sup>1</sup>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.

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 international 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.

### Daily ATM withdrawal and point of sale purchase limits<sup>2</sup>

	Withdrawal	Purchase
Business Debit Card	\$1,000	\$7,500
Delta SkyMiles Business Debit Card	\$1,500	\$35,000

<sup>2</sup>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 Business 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.

## Online Cash Manager

The following fees apply to Online Cash Manager setups using a billing account in the following list of account types: Simple Business Checking, Primary Business Checking, Total Business Banking, SunTrust Business Advantage Plus, Business Advantage Money Market Account, or any other account type that is not eligible for an Earnings Credit Rate<sup>1</sup>

Monthly Maintenance	\$0.00 per Month Account Access, Accounts, Images, Online Statements <sup>2</sup> , Reported Transactions <sup>3</sup> , Transfers, Mobile Banking Included
Stop Payments	\$25.00 per Item

SunTrust Bank, All Regions

<b>Online Cash Manager</b>	
The following fees apply to Online Cash Manager setups using a billing account in the following list of account types: Analyzed Business checking, Analyzed Interest Checking, or any other account type that is eligible for an Earnings Credit Rate <sup>1</sup>	
Monthly Maintenance	\$0.00 per Month Account Access, Images, Online Statements <sup>2</sup> , Transfers, Mobile Banking Included
Stop Payments	\$25.00 per Item
Accounts	\$5.00 per Business Deposit Account per Month
Reported Transactions <sup>3</sup>	\$0.35 per Reported Transaction <sup>3</sup>

<b>Optional Additional Services - Online Cash Manager</b>	
<b>Bill Pay</b>	
Monthly Maintenance & Bill Payments	\$0.00 per Month
Expedited Payments	Same Day Bill Pay (Electronic) - \$4.95 per Item Overnight Check - \$14.95 per Item
<b>Fraud Inspector<sup>®</sup></b>	
Monthly Maintenance & Reversals	\$0.00 per Month
<b>ACH Services</b>	
Monthly Maintenance	\$25.00 per Month
Transactions	ACH Payments - Items 1-25 \$0.00 and Items 26+ \$1.00 per item ACH Tax Payments - \$2.50 per Item
ACH Returns/NOC Report	\$5.00 per Month
<b>Online Payroll</b>	
<b>Standard Fees</b>	
Monthly Maintenance <sup>4, 5</sup>	\$50.00 per Month
More than 50 Employees	\$2.00 per Additional Employee per Month
<b>Exception Fees</b>	
Manual Adjustments <sup>6</sup>	\$150.00 per Adjustment
Missing Employer ID <sup>7</sup>	\$100.00 per Payroll
Direct Deposit Reversal	\$50.00 per Item Reversal
Terminated Service Reporting	\$50.00 per Report
Non-sufficient Funds <sup>8</sup>	\$38.00 per day
Exception Processing <sup>9</sup>	\$40.00 per Exception
Special Requests	\$75.00 per Hour
Payroll Re-run	\$75.00 per Payroll

All fees and limits are per calendar month.

<sup>1</sup>Contact your SunTrust Banker, Relationship Manager or Treasury Sales officer for questions regarding your Online Cash Manager billing account type.

<sup>2</sup>Online statements are provided through Online Cash Manager each statement cycle. The selection to no longer receive paper account statements through U.S. mail must be made within Online Cash Manager. Paper statement fees may apply to certain accounts and are disclosed on the Business Accounts Fee Schedule. Online Cash Manager is required to access paperless online statements and all users designated as a Company System Administrator must have valid email addresses setup within Online Cash Manager.

<sup>3</sup>A Reported Transaction is a debit or credit posting to a business deposit account. The OCM Reported Transactions reported in a month is a total of debits and credits for ALL business deposit accounts associated to each Online Cash Manager setup.

<sup>4</sup>The service includes unlimited direct deposit to any account, all tax calculation and filings, year-end services, new hire reporting, and HR Advisor. There is no per payroll fee. Savings accounts and businesses with greater than 100 employees are not eligible. No per check charges apply to the payroll service, however per check charges may apply to your checking account. Fees for service commence when Company validates payroll information in the Online Payroll application.

<sup>5</sup>Upon termination of the service, fees may apply for continued tax filings or continued access to online reports requested by Company. Specific notice of termination related to Online Payroll must be given to Bank by Company. Such notice is separate and distinct from notice of termination of Online Cash Manager.

<sup>6</sup>Adjustments to set-up after first payroll is processed that must be made by SunTrust; e.g., recreating prior wages that were not provided at initial set-up, entity change, and quarterly amended returns (does not include general ongoing self-service maintenance such as pay amount, employee, or deduction changes).

<sup>7</sup>Per payroll per Employee ID Number not received for greater than 30 days after set-up; required for tax filing purposes.

<sup>8</sup>Charged per day funds remain unavailable in the account for the total amount of the ACH file, including employee direct deposit and taxes.

<sup>9</sup>Exceptions include direct deposit returns, traced deposits per employee, phone/fax in payroll per request, corrected W2 per W2, replacement of quarterly/annual reports per report.



SunTrust Bank, All Regions

<b>Online Check Deposit</b>		
Monthly Maintenance	Monthly	\$30.00 per scanner
	Remittance	\$20.00 per month
	Customized Fields	\$20.00 per field, per month
Transactional <sup>1</sup>	Online Deposits Credited <sup>2</sup>	\$0.45 per deposit
	Online Deposited Items - Early	\$0.10 per item
	Online Deposited Items - Late	\$0.10 per item
Additional (if applicable)	Implementation	\$35.00
<p><sup>1</sup>Transactional Fees apply to accounts billed via the Account Analysis system, including but not limited to, Analyzed Business Checking, Analyzed Interest Checking, and certain indexed NOW accounts. For all account types not billed via the Account Analysis system, no fee is assessed but a count of each item deposited and each deposit event is included in the item count for those account types.</p> <p><sup>2</sup>Online Deposits Credited includes deposits made using SunTrust's Online Check Deposit product or a mobile device for accounts billed via the Account Analysis System.</p> <p>Your SunTrust Treasury Sales Officer, Branch Manager, or Regional Manager can provide additional Online Check Deposit information, CIB, and Financial Institution pricing.</p>		