

SunTrust now Truist Bank, All Regions

CHECKING ACCOUNTS

Service Definitions can be found in the glossary beginning on page 10

All Deposit Accounts are governed by the SunTrust Rules and Regulations for Deposit Accounts. Additional information can be found at suntrust.com.

Simple Business Checking

Banking Transactions Per Statement Cycle	Monthly Maintenance Fee	Activity Fee	Cash Deposited Per \$1000
5 or more	\$0.00	\$0.50 Per Transaction over 50	\$3.00 per \$1000 over \$2000
4 or less	\$5.00	\$0.50 Per Transaction over 50	\$3.00 per \$1000 over \$2000
Paper Statement Fee*	\$3.00		

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 SunTrust Business Online and Mobile each statement cycle. Clients must select the option to no longer receive paper statements through U.S. mail, or a \$3.00 monthly fee applies. SunTrust Business Online and Mobile is required to access paperless online statements.

Primary Business Checking

(Including Public Funds Primary Business Checking)

Minimum Daily Collected Balance	Monthly Maintenance Fee	Activity Fee	Cash Deposited Per \$1000
\$1,000 or more	None	\$ 0.50 Per Transaction over 150	\$3.00 per \$1,000 over \$5,000
\$999 or less	\$15.00	\$ 0.50 Per Transaction over 150	\$3.00 per \$1,000 over \$5,000

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.

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Total Business Banking®			
Average Monthly Collected Balance	Monthly Maintenance Fee	Activity Fee	Cash Deposited Per \$1,000
\$5,000 or more	None	\$ 0.50 Per Transaction over 300	\$3.00 per \$1,000 over \$7,000
\$4,999 or less	\$20.00 ¹	\$ 0.50 Per Transaction 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 the first order of checks
- Online Check Deposit (OCD) implementation fee waiver²
- A personal Advantage Checking account with no monthly maintenance fee
- 10% commission discount on equity trades*

Average Monthly Collected Balance: 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.

¹The 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 a Business Advantage Money Market Account linked to the Total Business Banking Account.

²For 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
Equity trades are provided by SunTrust Investment Services, Inc. Services provided by the following affiliates of Truist Financial Corporation: Banking products and services, including loans and deposit accounts, are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, Member FDIC. Trust and investment management services are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, and SunTrust Delaware Trust Company. Securities, brokerage accounts and/or insurance (including annuities) are offered by SunTrust Investment Services, Inc., BB&T Securities, LLC, P.J. Robb Variable Corp. and Precept Advisory Group, LLC, which are SEC registered broker-dealers, members FINRA, SIPC, and a licensed insurance agency where applicable. Investment advisory services are offered by SunTrust Advisory Services, Inc., GFO Advisory Services, LLC, BB&T Securities, LLC, Sterling Capital Management, LLC, and BB&T Institutional Investment Advisors, Inc., each SEC registered investment advisers. BB&T Sterling Advisors, BB&T Investments and BB&T Scott & Stringfellow are divisions of BB&T Securities, LLC. Mutual fund products are advised by Sterling Capital Management, LLC. Stock market investing involves risk, including fluctuating returns and loss of principal.

SunTrust Business Advantage Plus Checking <i>(Including Public Funds Business Advantage Plus Checking)</i>			
Minimum Daily Collected Balance	Monthly Maintenance Fee	Excess Items	Cash Deposited Per \$1,000
\$20,000 or more	None	\$ 0.50 Per Excess Item over 500 ³	\$3.00 per \$1,000 over \$10,000
\$19,999 or less	\$25.00	\$ 0.50 Per Excess Item over 500 ³	\$3.00 per \$1,000 over \$10,000

Minimum Daily Collected Balance: The minimum daily collected balance referenced in this schedule is the current daily ledger balance less than the amount of any checks deposited that are in the process of being collected.

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 the first order of checks
- Online Check Deposit (OCD) implementation fee waiver⁴
- A personal Advantage Checking account with no monthly maintenance fee
- 10% commission discount on equity trades*
- \$5 monthly discount on Online Payroll Monthly Maintenance (Online Payroll Month Maint)

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.

³Includes items from all three Business Advantage Plus Checking accounts.

⁴For 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
Equity trades are provided by SunTrust Investment Services, Inc. Services provided by the following affiliates of Truist Financial Corporation: Banking products and services, including loans and deposit accounts, are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, Member FDIC. Trust and investment management services are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, and SunTrust Delaware Trust Company. Securities, brokerage accounts and/or insurance (including annuities) are offered by SunTrust Investment Services, Inc., BB&T Securities, LLC, P.J. Robb Variable Corp. and Precept Advisory Group, LLC, which are SEC registered broker-dealers, members FINRA, SIPC, and a licensed insurance agency where applicable. Investment advisory services are offered by SunTrust Advisory Services, Inc., GFO Advisory Services, LLC, BB&T Securities, LLC, Sterling Capital Management, LLC, and BB&T Institutional Investment Advisors, Inc., each SEC registered investment advisers. BB&T Sterling Advisors, BB&T Investments and BB&T Scott & Stringfellow are divisions of BB&T Securities, LLC. Mutual fund products are advised by Sterling Capital Management, LLC. Stock market investing involves risk, including fluctuating returns and loss of principal.

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Analyzed Business Checking <i>(Including Public Funds Analyzed Business Checking and Interest on Lawyer Trust Accounts⁵)</i>				
Monthly Acct Maintenance Fee	Miscellaneous Credits	Items Paid Not Enclosed Per Item	Cash Deposited ⁷	Items Deposited
\$25.00	\$1.00 Per Credit Posted	\$0.20 ⁶ Per Check or Item Paid.	\$3.00 per \$1,000	\$0.15 Per Check Deposited

Earnings Credit Rate Calculation: 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. 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. Deposit Assessment Fee of \$0.1465 per \$1,000 is calculated based on the average positive ledger balance for the month (except for IOLTA/IOTA). Negative Collected Balance Fee applies. The fee is calculated using the monthly average negative collected balance multiplied by the SunTrust Prime Rate plus 3% (subject to change at the Bank's discretion).

⁵Interest on Lawyer Trust Accounts (IOLTAs) and Interest on Trust Accounts (IOTAs) are not eligible for an Earnings Credit. Deposit Assessment Fee of \$0.037 per \$1,000 is calculated based on the average positive ledger balance for the month for IOLTA and IOTA accounts only. This is the only allowable fee that is deducted from the interest. IOLTA interest is paid to a separate legal services account and not paid to the IOLTA account or account holder directly. All other transaction or service fees incurred by the IOLTA or IOTA are the responsibility of the firm that maintains the account. In order to establish an IOLTA or IOTA with SunTrust, the firm must also have at least one open demand deposit account with SunTrust, which will be linked to the IOLTA or IOTA for purposes of billing fees that are the responsibility of the firm. If the billing account is later closed, IOLTA and IOTA fees will be billed via invoice to the firm. If you establish an IOLTA or IOTA, you agree to comply with all of the applicable laws, regulations and guidelines for such account in that state.

⁶A \$0.06 per item surcharge applies if cancelled checks are returned with statement.

⁷Fee is assessed as Night/ATM Cash Dep per \$1,000 and Branch/ITM Cash Dep per \$1,000 services.

Analyzed Interest Checking <i>(Including Public Funds Analyzed Interest Checking and Public Funds Advantage NOW)</i>				
Monthly Acct Maintenance Fee	Miscellaneous Credits	Items Paid Not Enclosed	Cash Deposited ⁹	Items Deposited
\$50.00	\$1.00 Per Credit Posted	\$0.20 ⁸ Per Check or Item Paid.	\$3.00 per \$1,000	\$0.15 Per Check Deposited

Earnings Credit Rate Calculation: 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.

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. Deposit Assessment Fee of \$0.1465 per \$1,000 is calculated based on the average positive ledger balance for the month. Negative Collected Balance Fee applies. The fee is calculated using the monthly average negative collected balance multiplied by the SunTrust Prime Rate plus 3% (subject to change at the Bank's discretion).

Interest Calculation: 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.

⁸A \$0.06 per item surcharge applies if cancelled checks are returned with statement.

⁹Fee is assessed as Night/ATM Cash Dep per \$1,000 and Branch/ITM Cash Dep per \$1,000 services.

Business Analysis Interest Checking				
Monthly Acct Maintenance Fee	Miscellaneous Credits	Items Paid Not Enclosed ¹⁰	Cash Deposited ¹¹	Items Deposited
\$25.00	\$1.00 Per Credit Posted	\$0.20 Per Check or Item Paid.	\$3.00 per \$1,000	\$0.15 Per Check Deposited

Interest Calculation: The interest rate earned is based on the following ledger balance tiers: Tier 1 - \$1,000,000 or less; Tier 2 - \$1,000,000 to \$2,500,000; Tier 3 - \$2,500,000 to \$5,000,000; Tier 4 - \$5,000,000+. Interest is calculated and compounded daily on the collected balance and credited to your account monthly. 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. Deposit Assessment Fee of \$0.1465 per \$1,000 is calculated based on the average positive ledger balance for the month. Negative Collected Balance Fee applies. The fee is calculated using the monthly average negative collected balance multiplied by the SunTrust Prime Rate plus 3% (subject to change at the Bank's discretion).

¹⁰A \$0.06 per item surcharge applies if cancelled checks are returned with statement.

¹¹Fee is assessed as Night/ATM Cash Dep per \$1,000 and Branch/ITM Cash Dep per \$1,000 services.

MONEY MARKET ACCOUNTS

Service Definitions can be found in the glossary beginning on page 10

Business Advantage Money Market Account (Including Public Funds Business Advantage Money Market Account)				
Minimum Daily Collected Balance	Monthly Maintenance Fee	Activity Fee	Excessive Withdrawal Fee	Cash Deposited Per \$1000
\$500 or more	None	\$0.50 Per Transaction over 10	\$5.00 Per Item over 6, Per month	\$3.00 per \$1,000 over \$5,000
\$499 or less	\$5.00	\$0.50 Per Transaction over 10	\$5.00 Per Item over 6, Per month	\$3.00 per \$1,000 over \$5,000

Minimum opening deposit: \$100
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.
Checking Account Requirement: This product requires a Primary Business Checking, Total Business Banking, SunTrust Business Advantage Plus Checking, or Analyzed Business Checking Account.
Excessive Withdrawal Fee: A \$5 fee will be assessed for over six pre-authorized, telephone, or on-line transfers to your other SunTrust Bank accounts or to third parties. This fee will apply to transfers including checks, drafts or similar orders you make payable to a third party and applies per statement period. In determining when a transfer is made, the Bank will use the date the transfer is paid. The foregoing limitations do not apply to withdrawals made by you or transfers to other accounts which you have with us when these transfers are made by messenger, in person, or through ATMs. The fee applies, regardless of the balance, to transactions such as: 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).
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 \$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.
Check Safekeeping is a required feature of this product.

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MISCELLANEOUS SERVICES AND FEES

Service Definitions can be found in the glossary beginning on page 10

Some miscellaneous fees are billed through the Account Analysis system and will be included in the "Account Analysis Fee" on your deposit account bank statement. The miscellaneous fees accrued in a calendar month will be included in the Account Analysis Fee that posts the following month. Account Analysis fee detail can be viewed on the Account Analysis statement.

Deposit Services	
Manual Stop Payments and Stop Payment Fee	\$38.00 Per Stop Payment Order Placed, effective for six months.
Overdraft Items Paid and Overdraft Item Fee	\$38.00 Per Item Paid.
Return Item Insufficient Funds and Returned Item Fee	\$38.00 Per Item Returned.
Overdraft Protection Transfer Fee (maximum one per day) (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.) ¹ - For all accounts linked to a checking, savings or money market account, amount transferred is the exact amount of the overdraft plus any applicable transfer fees (based on balance availability.) - 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.	\$12.50 Per Transfer.
Extended Overdraft Fee ²	\$36.00
Special request statement - Interim Statement - Check Enclosure Fee - Check Image Statement Fee ³ - Screen Print Statement Fee - Duplicate Statement Fee	\$23.00 Per Interim Statement. \$5.00 Per Statement. \$2.00 Per Statement. \$5.00 Per Statement. \$13.00 Per Statement.
Deposited item returned - Domestic (Deposited Item Returned) - International (International Return Items)	\$12.50 Per Returned Item. \$50.00 Per Returned Check drawn on a Non-US Bank.
Returned Item Re-presentation Fee and Dep Items Return - Represented	\$12.50 Per Re-presentation.
Deposit Correction	\$6.00 Per Adjustment.
Account Closed in Overdraft	\$30.00 Per Account.
SWIFT Int'l Check Deposited	\$6.00 Per Check.
Special Mail Handling Fee (service only offered in Florida, Nashville and Northwest Georgia)-Branch pick-up	\$25.00 Per Month. ⁴ \$5.00 Per Month. ⁵ \$2.50 Per Month. ⁶
Special Mail Handling Fee (services only offered in Florida) - International Mail - Re-addressed Mail ⁷ - 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	\$5.00 Per Withdrawal Over 6 Per Statement Period. ⁸ \$5.00 Per Withdrawal Over 6 Per Month.
Dormant Account Fee (FL Account Only)	\$15 Per Month. ⁹
<p>¹The cash advance fee will apply in lieu of the Overdraft Protection transfer fee for transfers from a business credit card (maximum 1 per day).</p> <p>²This fee will be imposed on the 5th day when your account balance remains overdrawn for 5 business days.</p> <p>³Only applies to Business Money Market and Business Savings accounts.</p> <p>⁴Price applicable to Florida clients.</p> <p>⁵Price applicable to Nashville clients.</p> <p>⁶Price applicable to Northwest Georgia clients.</p> <p>⁷Account that requires mail be placed in an unmarked envelope and re-addressed for mailing.</p> <p>⁸The 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.</p> <p>⁹\$15 per month after 12 months of client inactivity and at least one month of return mail (Florida accounts only).</p>	

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Cash Ordering Services	
Currency Supplied ¹ - Per strap (Branch Curr Ord/Strap) - Partial strap (Branch Curr Ord/Partial Strap)	\$1.00 Per Strap Ordered. \$1.30 Per Partial Currency Strap Requested or Ordered.
Coin supplied - Per roll (Branch Coin Order/Roll)	\$0.40 Per Roll Ordered.
Branch Change Orders	\$5.00 Per Change Order.
¹ Fee will vary by deposit account type but will not exceed fee disclosed.	

Direct Connect	
Direct Connect Monthly Maintenance (Direct Connect Maint/Cust ID)	\$25.00 Per ID, Per Month.
Direct Connect/Account [1-3]	\$ 0.00 Per Account, Per Month.
Direct Connect/Account [4+]	\$ 5.00 Per Account, Per Month.

Research Services	
Check Research/Copy	\$ 5.00 Per Copy .
Account research and Research Fee (minimum one hour)	\$ 25.00 Per Hour.
Audit confirmation - electronic	\$ 25.00 Per Audit Confirmation, Per Account.
Domestic Collections ¹	
- Collection Items Incoming/Outgoing	\$22.00 Per Incoming/Outgoing Collection Item.
International Collections ²	
- Incoming (Int'l Incoming Collect)	\$50.00 Per Message Request.
- Outgoing (Int'l Outgoing Cdl Drft)	\$50.00 Per Message.
¹ Outgoing Domestic Collections are charged a \$25 courier fee when the bank is required to mail via FedEx, or the item exceeds \$100,000.	
² Outgoing International Collections are charged a \$25 courier fee when the item exceeds \$500 and must be sent via courier.	

Wire Transfer Services¹	
Incoming	
- Domestic (Incoming Domestic Wire Transfr)	\$ 15.00 Per Incoming Wire Transfer.
- International (SWIFT Int'l Incoming Wire) ²	\$ 20.00 Per Wire.
Outgoing (branch or call center assisted)	
- Domestic (Outgoing Domestic Wire Branch)	\$ 65.00 Per Wire Transfer.
- International (Outgoing Int'l Wire Brnch/Dpt)	\$ 75.00 Per Wire Transfer.
Telephone initiated wires via wire transfer department	
- Wire Monthly Maintenance (Maint) Per Account	\$ 5.00 Per Account, Per Month.
- Wire Implementation Per Acct	\$ 35.00 Per Implementation.
- Outgoing Repetitive Wire Phone	\$ 30.00 Per Wire Transfer.
- Outgoing (Out) Non-Repetitive Wire Phone	\$ 30.00 Per Wire Transfer.
- Outgoing Wire Standing Order	\$ 12.00 Per Wire Transfer.
- SWIFT Int'l Assisted Wire	\$ 50.00 Per Message.
Wire Transfers To or From a SunTrust Account	
Outgoing Repetitive Internal Wire (Out Rep Internal Wire Phone)	\$ 9.00 Per Wire Transfer.
-Outgoing Repetitive Internal Wire (Out Rep Internal Wire Phone)	\$ 11.00 Per Wire Transfer.
-Outgoing Non-Repetitive Internal Wire (Out Non-Rep Internal Wire Phne)	\$ 5.00 Per Wire Transfer.
- Internal Wire Transfer Credit	
- Wire Notification Via Phone	\$ 20.00 Per Wire Transfer.
- Wire Transfer Advice Via Mail	\$ 10.00 Per Wire Transfer.
- Wire Investigation Request	\$ 25.00 Per Investigation Request.
¹ Wire transfer fees billed directly to non-analyzed deposit account types will post as Domestic Wire Transfer Fee or International Wire Transfer Fee.	
² 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.	

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Other Miscellaneous Services	
Official Check	\$8.00 Per Item.
Money Order	\$5.00 Per Item.
Legal process	\$100.00 Per Notice. (or maximum amount allowed under the law, whichever is less.)
- IRS levy, state levy or writ of garnishment	\$100.00 Per Notice. (Or maximum amount allowed under the law, whichever is less.)
Credit References - Non-Electronic	\$15.00 Per Credit Reference or Inquiry Confirmation, Per DDA Account.
Credit References - Electronic	\$10.00 Per Credit Reference Completed, Per DDA Account.
Checks Cashed	
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.	

Electronic Banking Services	
Automated Teller Machines (ATM)	
Automated teller machine (ATM) fees	
SunTrust ATMs	
- Per withdrawal, balance inquiry and transfer	No additional fee
- Mini statement	\$ 1.00
Other ATM networks (where accepted) ¹	
- 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).	
¹ 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 ²	
	Withdrawal Purchase
Business Debit Card	\$1,000 \$7,500
Delta SkyMiles Business Debit Card	\$1,500 \$35,000
² 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.	

SunTrust now Truist Bank, All Regions

SunTrust Business Online and Mobile

The following fees apply to Business Online and Mobile 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 Rate¹

Business Online and Mobile fees are billed through the Account Analysis system and will be included in the "Account Analysis Fee" on your bank statement. Business Online and Mobile fees accrued in a calendar month will be included in the Account Analysis Fee that posts the following month.

SBOM Stop Payments	\$25.00 Per Stop Payment Request
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All fees and limits are per calendar month.

¹Contact your SunTrust Banker, Relationship Manager or Treasury Sales officer for questions regarding your Business Online and Mobile billing account type.

SunTrust Business Online and Mobile

The following fees apply to Business Online and Mobile 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 Rate¹

SBOM Stop Payments	\$25.00 Per Stop Payment Request
SBOM Account Maintenance	\$5.00 Per Account setup under a Company ID, Per Month
SBOM Reported Items	\$0.35 Per Item, Per Month

All fees and limits are per calendar month.

¹Contact your SunTrust Banker, Relationship Manager or Treasury Sales officer for questions regarding your Business Online and Mobile billing account type.

Optional Additional Services – SunTrust Business Online and Mobile

Bill Pay

Expedited Payments	Same Day Bill Pay (Electronic) - \$4.95 per Item Overnight Check - \$14.95 per Item
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ACH Services

SBOM ACH Service	\$25.00 Per Company ID in SBOM, Per Month
SBOM ACH Transaction Initiated	ACH Transaction Initiated - 1-25 \$0.00 and 26+ \$1.00 Per Transaction
SBOM ACH Return/NOC Report Srv	\$5.00 Per Company ID in SBOM, Per Month

Online Payroll

Standard Fees

Monthly Maintenance (Online Payroll Monthly Maint)	\$55.00 Per Month, Per TIN
Online Payroll Impl Fee	\$50.00 Per Account, Per Implementation.
More than 50 Employees (Online PYRL Employees Over 50)	\$2.00 Per Month, Per Employee

Exception Fees

Payroll Adjustments	\$155.00 Per Adjustment
Missing Employer ID (ONLN PYRL Missing EIN)	\$105.00 Per Payroll Processing, Per Tax Agency EIN.
Direct Deposit Return (ONLN PYRL Direct Dep Return)	\$45.00 Per Transaction.
Direct Deposit Reversal (ONLN PYRL Direct Dep Reversal)	\$55.00 Per Transaction
Non-sufficient Funds (ONLN PYRL Insufficient Funds)	\$38.00 Per Day with Insufficient Available Balance to Cover an Online Payroll File(s)
Exception Processing (ONLN PYRL Exception Processing)	\$45.00 Per Occurrence
Online Payroll Special Request	\$80.00 Per Hour
Expedited or Cancelled Payroll	\$80.00 Per Cancellation or Expedited Payroll

All fees and limits are per calendar month.

Service Code Description Glossary

The service glossary contains definitions of services found in any of the Business Fee schedules.

Service Group	Service Description	Service Definition & Billing Trigger
ACH Fraud Control	ACH Fraud Control Month Maint	Monthly maintenance (Maint) fee for each account with ACH Fraud Control (AFC) service which provides the capability to block or filter ACH transactions received. Per Month, Per Account.
Branch/Night Deposit Services	Night/ATM Cash Dep per \$1000	<p>Fee per \$1000 of cash deposited (Dep) that is processed and verified for a calendar month. Cash can be deposited at a Night Depository or a deposit taking ATM. For each depository source, the amount of cash deposited for the month is aggregated and rounded up to the nearest \$1000. This total is then divided by 1000 to calculate volume. Volume from depository sources is summed for fee calculation.</p> <p>Individual cash deposits made through a Night Depository less than \$10 are not included in to the aggregate amount of cash deposited for the month.</p> <p>All individual cash deposits made through a deposit taking ATM are included in the aggregate amount of cash deposited for the month. Monthly Cash Deposited Per \$1000.</p>
Branch/Night Deposit Services	Branch/ITM Cash Dep per \$1000	<p>Fee per \$1000 of cash deposited (Dep) over the counter (OTC) at a bank branch location or through an Interactive Teller Connect Machine (ITM) that is processed and verified for a calendar month. For each depository source, the amount of cash deposited for the month is aggregated and rounded up to the nearest \$1000. This total is then divided by 1000 to calculate volume. Volume from depository sources is summed for fee calculation.</p> <p>Individual cash deposits made through over the counter (OTC) less than \$10 are not included in to the aggregate amount of cash deposited for the month.</p> <p>Individual cash deposits made through an Interactive Teller Connect Machine less than \$100 are not included in the aggregate amount of cash deposited for the month. Monthly Cash Deposited Per \$1000.</p>
Branch/Night Deposit Services	Branch Change Order	Fee for processing a change order of coin and/or currency at a bank's branch office. Per Change Order.
Branch/Night Deposit Services	Branch Curr Ord/Partial Strap	Fee per each partial currency (Curr) strap (fewer than 100 bills per strap of the same denomination) requested or ordered (Ord) and to be provided at a bank's branch location. Per Partial Currency Strap Requested Or Ordered.
Branch/Night Deposit Services	Branch Curr Ord/Strap	Fee per each Federal Reserve standard currency (Curr) strap (100 bills/strap of the same denomination) ordered (Ord) and to be provided at a bank's branch location. Per Strap Ordered.
Branch/Night Deposit Services	Branch Coin Order/Roll	Fee per each roll of coin ordered and to be provided at a bank's branch location. Per Roll Ordered.

Service Group	Service Description	Service Definition & Billing Trigger
Branch/Night Deposit Services	Cash Deposited Per \$1000	<p>Fee per \$1000 of cash deposited that is processed and verified for a calendar month. The Cash Deposited Fee includes the following: cash deposits made over the counter (OTC) at bankbranch locations, night depository(s), Interactive Teller Connect Machines (ITM), deposit-taking SunTrust ATMs, and reflects the total amount of cash deposited into the account during a calendar month. Deposits are aggregated and rounded up to the nearest \$1000 by deposit channel each month. The rounded up total from each channel is summed and divided by 1000 to calculate volume. Calculated volume from all depository channels is then combined to determine total volume.</p> <p>The Cash Deposited Fee is assessed when the rounded aggregate cash deposit amount is greater than the prescribed threshold (as indicated on the Account Analysis statement) and each \$1 thereafter.</p> <p>Individual cash deposits made through a night depository or OTC less than \$10, and ITM deposits less than \$100, are not included in the aggregate amount of cash for those channels. Monthly Cash Deposited Per \$1000.</p>
Demand Deposit Services	Negative Collected Balance Fee	<p>Rate-based fee for maintaining a negative collected balance at the closing of any given day during a month.</p> <p>The fee is calculated using the monthly average negative collected balance multiplied by the SunTrust Prime Rate plus 3% (subject to change at the Bank's discretion).</p> <p>The fee will not be assessed if there is no negative collected balance at closing for any day during the month. Per Negative Daily Closing Collected Balance.</p>
Demand Deposit Services	Overdraft Items Paid/Overdraft Item Fee	<p>Fee for paying an item presented against the demand deposit account when the available balance is insufficient to cover the item resulting in an overdraft status. Items include but are not limited to checks and debit card purchases. Per Item Paid.</p>
Demand Deposit Services	Return Item Insufficient Funds/Returned Item Fee	<p>Fee for returning (not paying) an item presented against the demand deposit account when the available balance (funds) is insufficient to cover the item. Items include but are not limited to checks. Per Item Returned.</p>
Demand Deposit Services	Deposit Correction	<p>Fee for processing a debit or credit adjustment to an account resulting from an inaccurate deposit ticket amount. Corrections on deposit ticket include but are not limited to coin, currency and or check amounts. Per Adjustment.</p>
Demand Deposit Services	Credit Reference NonElectronic	<p>Fee for processing and completing a non-electronic credit reference request (faxed, mailed, bank department) for each DDA Account. Per Credit Reference Completed, Per DDA Account.</p>
Demand Deposit Services	Manual Stop Payments/Stop Payment Fee	<p>Fee for placing a stop payment order. Instructions are issued by customer, via telephone or other non-electronic (manual) means. Per Stop Payment Order Placed.</p>
Demand Deposit Services	Excess Items	<p>Fee for excess items over 100 per month for Signature Advantage Brokerage for Business Checking account types. Items include but are not limited to items paid, deposits credited, checks deposited, electronic debits, and electronic credits. Bank fees and overdraft protection transfers are not included. Per Excess Item.</p>
Demand Deposit Services	Excess Items	<p>Fee for excess items over 500 per month for Business Advantage Plus, Select Business Checking, Legal Cash Manager I, and Medical Cash Manager I.</p> <p>Fee for excess items over 750 per month for Legal Cash Manager II and Medical Cash Manager II.</p> <p>Fee for excess items over 1,000 per month for Legal Cash Manager III and Medical Cash Manager III.</p> <p>Item volume is aggregated across similar account types that are linked.</p> <p>Items include but are not limited to items paid, deposits credited, checks deposited, electronic debits, and electronic credits. Bank fees and overdraft protection transfers are not included. Per Excess Item.</p>
Demand Deposit Services	Credit Reference - Electronic	<p>Fee for successfully confirming an electronic credit reference (inquiry) request for each DDA Account. Per Credit Reference or Inquiry Confirmation, Per DDA Account.</p>

Service Group	Service Description	Service Definition & Billing Trigger
Demand Deposit Services	Audit Confirmation Electronic	Fee for successfully completing an electronic audit confirmation request for each account or re-confirming an audit request. Re-confirmation requests are defined as the second confirmation of an original confirmed request. Per Audit Confirmation, Per Account.
Demand Deposit Services	Deposit Assessment Fee	<p>Monthly fee assessed on the average positive ledger balance for the month for deposit accounts.</p> <p>For a deposit account, the average positive ledger balance is divided by \$1000 to determine total fee volume.</p> <p>For client relationships with multiple deposit accounts, the average positive ledger balance is summed across all accounts and divided by \$1000 to determine total fee volume. The fee is then proportionally allocated based upon each individual accounts average positive ledger balance. Per Account With Average Positive Collected Ledger Balance, Per \$1,000 On Deposit.</p>
Demand Deposit Services	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.
Demand Deposit Services	Activity Fee	Activity 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 may also apply as used.
Demand Deposit Services	Excessive Withdrawal Fee	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.
Demand Deposit Services	Monthly Acct Maintenance Fee	Monthly fee for maintaining a business account (Acct) in a deposit system. Per Account, Per Month.
Demand Deposit Services	Miscellaneous Credits	Fee for posting a miscellaneous credit to an account. Includes, but is not limited to, business deposits, ATM deposits & bank assisted transfers. Per Credit Posted.
Demand Deposit Services	Collection Items - Outgoing	Fee for processing an outgoing collection item. Outgoing collections are items drawn on another financial institution that are submitted under collection letter on behalf of our SunTrust Bank clients. Funds are credited when final payment has been received from the paying bank. Per Outgoing Collection Item.
Demand Deposit Services	Collection Items - Incoming	Fee for processing an incoming collection item. Incoming collections are items received under collection order from another financial institution. Funds are credited when final payment has been received from the paying bank. Per Incoming Collection Item.
Demand Deposit Services	Items Paid Not Enclosed	Fee for posting paid items written against an account and not enclosing the physical paid items with the deposit account statement. Paid items include but are not limited to checks, certified checks, and legal order debits. Per Check Or Item Paid.
Demand Deposit Services	Items Deposited	Per item fee for check (Item) deposits made at locations including but not limited to branch, ATM, Teller Connect Machine, Cash Vault or through the mail. Per Check Deposited.
Demand Deposit Services	Interim Statement	Fee for providing a hard copy of an interim DDA statement(s) including checks (if available) as defined by the client, outside of the standard monthly cycle. Per Interim Statement.
Demand Deposit Services	Check Research/Copy	Fee for researching and providing a copy of a check. Per Copy.

Service Group	Service Description	Service Definition & Billing Trigger
Direct Connect	Direct Connect Maint/Cust ID	Monthly maintenance (Maint) fee for Direct Connect for QuickBooks per Customer (Cust) ID. Per ID, Per Month.
Direct Connect	Direct Connect/Account	Per account fee for Direct Connect for QuickBooks for each additional account added to the service beyond 3 accounts. Per Account, Per Month.
International Services	SWIFT Int'l Check Deposited	SWIFT fee for each deposited check drawn on an international (Int'l) bank into a deposit account at a branch, an ATM, Teller Connect Machine, or a cash vault location. Per check.
International Services	International Return Items	Fee per returned item deposited that is drawn on a non-U.S. bank (international). Per Returned Item Drawn On A Non-US Bank.
International Services	SWIFT Intl Incoming Collect	Fee for receiving a message request to process an incoming SWIFT international (Int'l) collection draft without commercial documents. Commercial document examples include but are not limited to a shipping invoice, bill of lading or bill of exchange. Per Message Request.
International Services	SWIFT Int'l Incoming Wire	Fee for processing and posting an incoming SWIFT International (Int'l) wire transfer at the request of a foreign bank. Per Wire.
International Services	SWIFT Int'l Assisted Wire	Fee for processing a SWIFT international (Int'l) wire transfer message request submitted via telephone assistance. Additional Wire transaction fee(s) may apply. Per Message.
International Services	Outgoing Int'l Wire Brnch/Dpt	Fee for sending an outgoing international (Int'l) wire transfer initiated at a branch (Brnch) or through a bank department (Dpt). Per Wire Transfer.
International Services	SWIFT Int'l Outgoing Coll Drft	Fee for submitting a message request to process an outgoing SWIFT international (Int'l) collection (Coll) draft (Drft) without commercial documents. Per Message.
Online Check Deposit Services	OCD Implementation	One-time client fee for implementing Online Check Deposit (OCD). Per Client, Per Implementation.
Online Check Deposit Services	OCD Monthly Maint Per Scanner	Monthly maintenance (Maint) fee per scanner for the capability to use the Online Check Deposit (OCD) service. The fee will not be charged after 90 consecutive days of inactivity. The charge will resume upon scanner activity. Per Month, Per Scanner.
Online Payroll Services	Online Payroll Monthly Maint	Monthly maintenance (Maint) fee for each Taxpayer Identification Number (TIN) a client maintains with its Online Payroll Service Account. Per Month, Per TIN.
Online Payroll Services	Online Payroll Impl Fee	One-time Online Payroll implementation fee for clients that have greater than 50 employees during enrollment.
Online Payroll Services	Online PYRL Employees Over 50	Online payroll (PYRL) per employee fee charged for the largest number of employees (over 50) during the monthly billing period. Per Month, Per Employee.
Online Payroll Services	Online Payroll Adjustments	Fee per client requested adjustment to Online Payroll such as but not limited to: recreating prior wages that were not provided at initial setup, entity changes, and changes to quarterly amended tax returns, amending previously reported tax filings. Per Adjustment.
Online Payroll Services	ONLN PYRL Missing EIN	Fee charged each time payroll (PYRL) is processed without a tax agency Employer Identification Number (EIN). There is a 30 day grace period after initial setup of the Online (ONLN) Payroll Service where fees will not be charged for missing tax agency EINs. Online Payroll Service begins at the time the Online Payroll account setup has been completed and approved by company. Per Payroll Processing, Per Tax Agency EIN.
Online Payroll Services	Expedited Or Cancelled Payroll	Fee each time one of the following events occurs: Payroll is cancelled by SunTrust for insufficient funds; Payroll is cancelled by the client; Expedited payroll submission is received and processed by SunTrust after the standard deadline. Per Cancellation or Expedited Payroll.
Online Payroll Services	Online Payroll Special Request	Per hour fee for providing online payroll auditing assistance with federal, state or local agencies or other special requests. Per Hour.
Online Payroll Services	ONLN PYRL Exception Processing	Online Payroll (ONLN PYRL) exception processing fee per occurrence for any of the following: Manually processing online payroll via Phone or Fax per payroll; A single correction of a W2 Statement or 1099 Statement after year-end per statement; Replacing previously provided quarterly/annual reports per report; A single deposit tracing per employee. Per Occurrence.

Service Group	Service Description	Service Definition & Billing Trigger
Online Payroll Services	ONLN PYRL Direct Dep Return	Fee for returning an online (ONLN) payroll (PYRL) direct deposit (Dep) transaction back to the client account. Per Transaction.
Online Payroll Services	ONLN PYRL Direct Dep Reversal	Fee for the deletion or reversal of an Online (ONLN) Payroll (PYRL) Direct Deposit (Dep) file. Per Transaction.
Online Payroll Services	ONLN PYRL Insufficient Funds	Daily charge assessed when available balance (account designated to cover the payroll file) is insufficient (insufficient funds) to cover an Online (ONLN) Payroll (PYRL) file(s). Per Day With Insufficient Available Balance To Cover An Online Payroll File(s).
Returned Check Services	Dep Items Return – Represented/Return Item Re-presentation Fee	Fee for re-presenting a deposited (Dep) item after it is returned by the paying bank. The re-presenting process is completed prior to a deposited item return being debited against an account. Per Re-presentation.
Returned Check Services	Deposited Item Returned	Fee for processing a deposited item returned. Per Returned Item.
SunTrust Business Online	SBOM Account Maintenance	Fee for providing the capability to view an account through SunTrust Business Online and Mobile (SBOM) per account setup under a Company ID. The fee is charged for maintaining the following billing account types: Analyzed Business Checking, Analyzed Interest Checking, or any other account type eligible for an Earnings Credit Rate. Per Account setup under a Company ID, Per Month.
SunTrust Business Online	SBOM Reported Items	Per item fee for the total combined reported items across all business DDAs linked to a SunTrust Business Online and Mobile (SBOM) Company ID for the month. A reported item is a debit or credit posting to a business deposit account. The fee applies to the following billing account types: Analyzed Business Checking, Analyzed Interest Checking or any other account type eligible for an Earnings Credit Rate. Per Item, Per Month.
SunTrust Business Online	SBOM Stop Payments	Fee for each stop payment or each stop payment range requested through SunTrust Business Online and Mobile (SBOM). Per Stop Payment request.
SunTrust Business Online	SBOM ACH Service	Monthly maintenance fee for the SunTrust Business Online and Mobile (SBOM) ACH service. Per Company ID in SBOM, Per Month.
SunTrust Business Online	SBOM ACH Transaction Initiated	Fee for each ACH debit or credit transaction initiated through SunTrust Business Online and Mobile (SBOM). Per Transaction.
SunTrust Business Online	SBOM ACH Return/NOC Report Srv	Monthly maintenance fee for the capability to receive both the ACH Returns and Notification of Change (NOC) report service (Srv) through SunTrust Business Online and Mobile (SBOM). Per Company ID in SBOM, Per Month.
Sweep Account Services	Automated Invest Sweep Act	Monthly maintenance fee for the capability to automatically sweep the available balance from a Demand Deposit Account (Acct) and invest the balance within an investment account. Per Account, Per Month.
Wire Transfer Services	Wire Implementation Per Acct	One-time fee for the implementation of each account set up on the wire transfer system. Per Implementation.
Wire Transfer Services	Wire Monthly Maint per Account	Monthly fee for maintaining (Maint) an account on the wire transfer system. Per Account, Per Month.
Wire Transfer Services	Outgoing Repetitive Wire Phone	Fee for sending a domestic repetitive wire transfer initiated via telephone or an outgoing wire sent in response to an incoming drawdown request. A repetitive wire transfer and a drawdown request use pre-defined instructions set up by the bank per client's request. Per Wire Transfer.
Wire Transfer Services	Out Non-Repetitive Wire Phone	Fee for sending an outgoing (Out) domestic non-repetitive wire transfer initiated via telephone. Per Wire Transfer.
Wire Transfer Services	Out Rep Internal Wire Phone	Fee for sending an outgoing (Out) repetitive (Rep) internal wire transfer to another SunTrust account initiated by telephone. A repetitive wire transfer is any wire using pre-defined instructions set up by the bank per client's request. Per Wire Transfer.

Service Group	Service Description	Service Definition & Billing Trigger
Wire Transfer Services	Out Non-Rep Internal Wire Phne	Fee for sending an outgoing (Out) non-repetitive (Non-Rep) internal wire transfer to another SunTrust account initiated by telephone (Phne). Per Wire Transfer.
Wire Transfer Services	Outgoing Wire Standing Order	Fee for sending an outgoing wire transfer based on pre-defined criteria in which the debit and credit instructions of the standing order transfer are fixed. Per Wire Transfer.
Wire Transfer Services	Outgoing Domestic Wire Branch	Fee for processing an outgoing domestic wire transfer initiated at a branch or through a bank department. Per Wire Transfer.
Wire Transfer Services	Incoming Domestic Wire Transfr	Fee for receiving an incoming domestic wire transfer (Transfr) from a non-SunTrust account. Per Incoming Wire Transfer.
Wire Transfer Services	Wire Investigation Request	Fee for a wire investigation request that requires a bank representative to contact another bank. Per Investigation Request.
Wire Transfer Services	Wire Transfer Advice Via Mail	Fee for providing a Wire Transfer Advice to be sent via mail. The Wire Transfer Advice includes the details of a completed outgoing or incoming wire transaction. Per Wire Transfer.
Wire Transfer Services	Wire Notification Via Phone	Fee for the wire transfer notification service via telephone per client instructions. The wire transfer notification includes the details of a completed outgoing or incoming wire transaction. Per Wire Transfer.
Wire Transfer Services	Internal Wire Transfer Credit	Fee for receiving an internal wire transfer credit from a SunTrust account. Per Wire Transfer.
Zero Balance Services	ZBA Master Account	Monthly per account fee for maintaining a Zero Balance Account (ZBA) Master Account. Per Month, Per Master Account.
Zero Balance Services	ZBA Sub Account	Monthly per account fee for maintaining a Zero Balance Account (ZBA) Subsidiary (Sub) Account. Per Month, Per Sub Account.