

# Online Cash Manager Fee Schedule



Online Cash Manager	
Service Definitions can be found in the glossary beginning on page 3	
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 <u>not eligible</u> for an Earnings Credit Rate. <sup>1</sup>	
OCM Monthly Maintenance	\$0.00 Per Month.
OCM Stop Payments	\$25.00 Per Stop Payment Request.
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 <u>eligible</u> for an Earnings Credit Rate. <sup>1</sup>	
OCM Monthly Maintenance	\$0.00 Per Month.
OCM Stop Payments	\$25.00 Per Stop Payment Request.
OCM Account Maintenance	\$5.00 Per Account setup under a Company ID, Per Month.
OCM Reported Items	\$0.35 Per Item, Per Month.
Optional Additional Services	
Bill Pay	
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.
Fraud Inspector®	
Monthly Maintenance & Reversals	\$0.00 Per Month.
ACH Services	
OCM ACH Service	\$25.00 Per Company ID in OCM, Per Month.
OCM ACH Transaction Initiated	ACH Transactions 1-25 \$0.00 and 26+ \$1.00 Per Transaction.
ACH Returns/NOC Report Service (Srv)	\$5.00 Per Company ID in OCM, 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.	
<sup>1</sup> Contact your SunTrust Banker, Relationship Manager or Treasury Sales officer for questions regarding your Online Cash Manager billing account type.	

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## How to Read an Account Analysis Statement For Online Cash Manager and Optional Additional Services\*

Potential fees associated with Online Cash Manager and optional additional services are incurred on a monthly basis. Fees are withdrawn from your designated billing account on the 14<sup>th</sup> business day of the month, and are displayed in your account activity and on your bank statement as one amount labeled “Account Analysis Fee”. Potential fees will only be incurred once you have read and accepted the Online Cash Manager Agreement by checking the box indicating you have read the agreement, and clicking the *Accept* button.

To view the detail of account analysis fees, you may access your analysis statement in Online Cash Manager under the *Accounts* tab by selecting your billing account from the *Accounts* drop-down menu, and clicking the *View Statements* button. Then, click the hyperlink of the statement you wish to view.

To assist in understanding how account analysis charges are itemized, a summary of volume and pricing is displayed on the example of an account analysis statement.

1. “Services Provided for This Period” details the specific services utilized during the month.
  - A. “Volume” denotes the quantity of each service item for the month.
  - B. “Unit Price” for each service item. This may be zero, based on service fee or deposit account type.
  - C. “Svc Charges” (Service Charges) are calculated using (Volume x Unit Price)\*\*.

1	A	B	C
Services Provided For This Period	Volume	Unit Price	Svc Charges
<b>ACH Services</b>			
OCM ACH Item Originated	5	0.0000	\$0.00
		<b>subtotal:</b>	<b>\$0.00</b>
<b>Online Cash Manager</b>			
OCM Monthly Maintenance	1	0.0000	\$0.00
OCM Account Maintenance	3	0.0000	\$0.00
OCM Account Maintenance	1	5.0000	\$5.00
OCM Reported Items	100	0.0000	\$0.00
OCM Reported Items	25	0.3500	\$8.75
OCM Bill Payments	25	0.0000	\$0.00
OCM Fraud Inspector Module	1	0.0000	\$0.00
OCM ACH Module	1	30.0000	\$30.00
OCM Bill Pay Module	1	0.0000	\$0.00
OCM Images Viewed	24	0.0000	\$0.00
OCM Stop Payments	1	25.0000	\$25.00
OCM Account Transfers	2	0.0000	\$0.00
OCM Mobile Banking Module	1	0.0000	\$0.00
OCM Mobile Banking Per User	2	0.0000	\$0.00
		<b>subtotal:</b>	<b>\$68.75</b>
<b>Online Payroll Services</b>			
Online Payroll Monthly Maint	1	50.0000	\$50.00
Online Payrl: 1 - 50 Employees	50	0.0000	\$0.00
Online Payrl: More than 50+ Employees	2	2.0000	\$4.00
		<b>subtotal:</b>	<b>\$54.00</b>
<b>Total:</b>			<b>\$127.75</b>

\*Optional additional services include Bill Pay, Fraud Inspector®, ACH Services, and Online Payroll.

\*\*For analyzed account types, an additional *Balance Required* column will be displayed on your account analysis statement. This column shows the level of average available balance needed to offset the individual service fee. At the end of each month, SunTrust sets an Earnings Credit Rate (ECR). Using the SunTrust ECR, we calculate the value of earnings credit on the balances (sometimes referred to as “value of balances”) in your account, and apply that value against service activity fees. SunTrust uses the following calculation to determine the amount of available balances required to offset service charges: **Service Fee ÷ Earnings Credit Rate x Days in the Year ÷ Days in the Month = Balances Required to Offset Service Charges.**

## Service Code Description Glossary

The service glossary contains definitions of services found in any of the Business Fee schedules. Additionally, definitions of commonly used treasury management terms, abbreviations and acronyms can be found at [www.suntrust.com/2020ServiceCodes](http://www.suntrust.com/2020ServiceCodes).

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.
ACH Services	OCM ACH Transaction Initiated	Fee for each ACH debit or credit transaction initiated through Online Cash Manager (OCM). Per Transaction.
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 bank branch 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	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.
Demand Deposit Services	Return Item Insufficient Funds/Returned Item Fee	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.
Demand Deposit Services	Deposit Correction	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.
Demand Deposit Services	Credit Reference NonElectronic	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.
Demand Deposit Services	Manual Stop Payments/Stop Payment Fee	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.
Demand Deposit Services	Excess Items	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.
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.</p> <p>Per Excess Item.</p>
Demand Deposit Services	Credit Reference - Electronic	Fee for successfully confirming an electronic credit reference (inquiry) request for each DDA Account. Per Credit Reference or Inquiry Confirmation, Per DDA Account.
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.

Service Group	Service Description	Service Definition & Billing Trigger
Demand Deposit Services	Deposit Assessment Fee	<p>Monthly fee assessed on the average positive ledger balance for the month (at a price of \$0.1465 per \$1000) 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.
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.
Image Delivery Services	CD-ROM PREMIUM CD	Fee for the creation and mailing of a Premium CD-ROM that contains only the following client's transaction images for a defined period of time: check images for paid items, deposit tickets, misc. credits and debits (if a paper item), reconciliation report (when applicable), DDA statement. Per CD-ROM Mailed.
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.

Service Group	Service Description	Service Definition & Billing Trigger
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 Cash Manager	OCM Account Maintenance	Fee for providing the capability to view an account through Online Cash Manager (OCM) 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.
Online Cash Manager	OCM Reported Items	Per item fee for the total combined reported items across all business DDAs linked to an Online Cash Manger (OCM) 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.
Online Cash Manager	OCM ACH Service	Monthly maintenance fee for the Online Cash Manager (OCM) ACH service. Per Company ID In OCM, Per Month.
Online Cash Manager	OCM ACH Returns/NOC Report Srv	Monthly maintenance fee for the capability to receive both the ACH Returns and Notification of Change (NOC) report service (Srv) through Online Cash Manger (OCM). Per Company ID In OCM, Per Month.
Online Cash Manager	OCM Stop Payments	Fee for each stop payment or each stop payment range requested through Online Cash Manager (OCM). Per stop payment request.
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) fee charged for each unique employee over 50 employees for which payroll was processed within a month. 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.



Service Group	Service Description	Service Definition & Billing Trigger
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.
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 Acct	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.
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.

Service Group	Service Description	Service Definition & Billing Trigger
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.