

# Everyday Checking<sup>®</sup> Account Overview

A basic, cost-effective account that includes essential banking features.



At SunTrust, we are dedicated to providing you with a clear, easy-to-understand summary of your account. Visit [suntrust.com/thefacts](http://suntrust.com/thefacts) to learn more about tracking balances, managing your money and understanding account fees.

Account Opening, Closing, and Usage	Minimum deposit needed to open account	<b>\$100</b>
	Monthly Maintenance Fee	<b>\$7</b>
	Requirements to waive the Monthly Maintenance fee	<b>\$500</b> minimum daily collected account balance <b>OR</b> Monthly payroll Direct Deposit of <b>\$100</b> or more  (A qualifying Direct Deposit is a Direct Deposit of your salary, pension, Social Security, or other regular monthly income of \$100 or more per deposit electronically deposited into your account during the statement cycle by your employer or an outside agency).
	Pays Interest	No
	Account Closure Fees	Account closed within first 6 months, <b>\$25</b> ; Account closed in overdraft, <b>\$30</b>
Overdraft and Returned Item Fees	Overdraft Item Fee	<b>\$36</b> per item
	Returned Item Fee	<b>\$36</b> per item
	Maximum number of Overdraft Item and Returned Item fees per day	6 Overdraft Items and 6 Returned Items per day
	Extended Overdraft Fee	<b>\$36</b> after 7 consecutive calendar days of a negative balance
	Under \$5 Transactions	SunTrust will waive the overdraft/returned item fees on transactions that are less than <b>\$5</b>
	Overdraft Protection Transfer Fee	As long as you have sufficient funds in your linked account, you'll pay a <b>\$12.50</b> transfer fee for each day a transfer is required.
Overdraft Options	Overdraft Coverage	<p><b>Default Decline Option:</b> SunTrust will not pay any One Time Debit Card and ATM transactions that would overdraw your account. This means your account is set up to decline any ATM or One Time debit card transactions that may overdraw your account. Since these transactions will be declined when you have insufficient funds, you will not be charged the overdraft paid fees for ATM or one-time debit card transactions. We may pay overdrafts for other types of transactions such as checks and fees may be incurred.</p> <p><b>Transactions Paid Option:</b> SunTrust may pay ATM and One-Time Debit Card transactions that would overdraw your account. This means you choose to allow us to authorize one-time debit card purchases and ATM transactions when you do not have enough money available in your account. SunTrust pays overdrafts at our discretion, which means that we do not guarantee that we will always authorize and pay any type of transaction. A <b>\$36</b> fee may be assessed each time an overdraft is paid for transaction amounts of \$5 or greater.</p>

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Overdraft Options	Overdraft Protection	<p>This service helps you avoid overdrafts by linking your checking accounts to another SunTrust deposit account, credit card, personal line of credit, or Overdraft Assurance<sup>SM</sup> line of credit, and transferring funds when necessary.</p> <ul style="list-style-type: none"> <li>• Overdraft Protection automatically transfers funds from your other SunTrust deposit account, credit card, home equity line of credit or other line of credit on the day the overdraft occurs.</li> <li>• As long as you have sufficient funds in your linked account, you'll pay a <b>\$12.50</b> transfer fee (not applicable for accounts protected by Overdraft Assurance) for each day a transfer is required.</li> <li>• If Overdraft Assurance is selected, a monthly fee of <b>\$7</b> is assessed to your designated checking account.</li> <li>• There is no charge to add Overdraft Protection to your accounts.</li> </ul>
Other Account Related Fees	ATM Fees	<p><b>No fee for transactions at SunTrust ATMs;</b>  <b>\$2.50</b> per transaction at ATMs outside the network in the U.S.;  <b>\$5</b> per transaction at ATMs outside the network outside the U.S. (Non-SunTrust ATMs may charge additional fees)</p>
	Deposited Item Returned Fee	<p><b>\$12.50</b> per item domestic;  <b>\$40</b> per item international</p>
	Stop Payment Fee	<p><b>\$36</b> each</p>
	Dormant Account Fee (FL only)	<p><b>\$15</b> per month after 12 months of client inactivity and at least one month of return mail (Florida accounts only)</p>
Deposit and Withdrawal Processing Policies	Funds Availability	<p><b>Funds are generally available the next business day</b> (see the Funds Availability Policy for account details).                      Other Account Facts:</p> <ul style="list-style-type: none"> <li>• Nightly Processing occurs on regular business days, no Saturdays, Sundays, or holidays.</li> <li>• Check deposits will be posted to your account and available for use after nightly processing, unless you are notified of a hold.</li> </ul>
	Posting Order	<p>We process transactions in a different order than you made them. At the end of the business day:</p> <ul style="list-style-type: none"> <li>• Your deposits and credits are added to your account first</li> <li>• Your withdrawals and debits are generally subtracted from your account from largest to smallest transaction amount.</li> </ul> <p>Remember, while there is a hold on a check, that money will not be available to you. For additional information, please refer to the Deposit Account Agreement or <a href="http://suntrust.com/thefacts/TrackingBalances">suntrust.com/thefacts/TrackingBalances</a></p>
Other Useful Links	Deposit Account Fee Schedule	<p>Personal Fee Schedules (English and Spanish) are available at <a href="https://www.suntrust.com/PersonalBanking/EverydayBanking">https://www.suntrust.com/PersonalBanking/EverydayBanking</a></p>
	Deposit Account Agreement	<p><a href="http://www.suntrust.com/rulesandregulations">www.suntrust.com/rulesandregulations</a></p>
	The Facts About Banking	<p><a href="http://www.suntrust.com/thefacts">www.suntrust.com/thefacts</a></p>

## Open an account

If you would like to open an account, visit [suntrust.com/checking](http://suntrust.com/checking), call 800.SunTrust or visit a local branch.

## Questions

If you have additional questions, please call 800.SunTrust, visit your local branch or visit [suntrust.com](http://suntrust.com). We are happy to help.