



## SunTrust at Work<sup>®</sup> Deposit Accounts Fee Schedule

SunTrust Bank: Alabama, Arkansas, Florida, Georgia, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, Washington D.C., West Virginia, Online Sales (accounts opened through suntrust.com)

<b>SunTrust at Work Solid Choice Banking<sup>SM</sup></b>			
Minimum Daily Collected Balance		Minimum Daily Total Deposit Balance	SunTrust First Mortgage with SurePay <sup>SM</sup>
			Monthly Maintenance Fee
\$3,000 or more with Payroll <sup>1</sup> Direct Deposit <b>OR</b> \$5,000 or more without Payroll <sup>1</sup> Direct Deposit	<b>OR</b>	\$10,000 or more	<b>OR</b> Yes
\$2,999.99 or less with Payroll <sup>1</sup> Direct Deposit <b>OR</b> \$4,999.99 or less without Payroll <sup>1</sup> Direct Deposit	<b>AND</b>	\$9,999.99 or less	<b>AND</b> No
			None
			\$17.00
<ul style="list-style-type: none"> <li>- <b>Minimum opening deposit:</b> \$100.</li> <li>- <b>Minimum Daily Collected Balance:</b> The balance in the Solid Choice Banking account.</li> <li>- <b>Direct Deposit:</b> Requires one or more ACH deposit of at least \$100 per deposit per statement cycle. Transfers from one account to another or deposits made at a banking location or ATM are excluded.</li> <li>- <b>Minimum Daily Total Deposit Balance:</b> The sum of the combined daily collected balances in the Solid Choice Banking account and linked checking, savings, money market, CDs (excluding SunTrust Index Linked CDs - SILC), or IRA accounts (excludes IRAs provided by SunTrust Investment Services, Inc.).</li> <li>- <b>SunTrust First Mortgage with SurePay<sup>SM</sup>:</b> Purchase first mortgage loans financed through SunTrust Mortgage, Inc. with payment automatically deducted from this account using SurePay<sup>SM</sup>. Sufficient funds must be in your bank account at time of automatic debit.</li> <li>- <b>SurePay<sup>SM</sup>:</b> Monthly electronic debit via ACH of SunTrust Mortgage loan payment from this account. Sufficient funds must be in your bank account at time of automatic debit.</li> <li>- <b>Interest Rate:</b> The interest rate earned is based on the following ledger balance tiers: Tier 1 - \$2,499.99 or less; Tier 2 - \$2,500 to \$9,999.99; Tier 3 - \$10,000 to \$24,999.99; Tier 4 - \$25,000 or more.</li> <li>- <b>Interest Calculation:</b> Interest is calculated and compounded daily on the collected balance and credited to your account monthly.</li> <li>- Check Safekeeping is a standard feature of this product. Check Image Statement is available for no charge.</li> </ul>			
<sup>1</sup> Payroll includes salary, Social Security Income, dividends, pensions or other regular monthly income from an employer or third party agency.			
<b>SunTrust at Work Everyday Checking<sup>®</sup></b>			
Minimum Daily Collected Balance		Monthly Direct Deposit	Monthly Maintenance Fee
\$500 or more (\$1,500 or more effective 8/24/12)	<b>OR</b>	Payroll <sup>1</sup> Direct Deposit	None
\$499.99 or less (\$1,499.99 or less effective 8/24/12)	<b>AND</b>	No Payroll <sup>1</sup> Direct Deposit	\$7.00
<ul style="list-style-type: none"> <li>- <b>Minimum opening deposit:</b> \$100.</li> <li>- <b>Minimum Daily Collected Balance:</b> The balance in the Everyday Checking account.</li> <li>- <b>Direct Deposit:</b> Requires one or more ACH deposit of at least \$100 per deposit per statement cycle. Transfers from one account to another or deposits made at a banking location or ATM are excluded.</li> <li>- Check Safekeeping is a standard feature of this product. Check Image Statement is available for \$1 per month.</li> </ul>			
<sup>1</sup> Payroll includes salary, Social Security Income, dividends, pensions or other regular monthly income from an employer or third party agency.			



## SunTrust at Work<sup>®</sup> Deposit Accounts Fee Schedule

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<b>SunTrust Advantage Money Market Account<sup>®</sup></b>			
<i>Available for SunTrust personal checking clients only</i>			
Minimum Daily Collected Balance	Monthly Maintenance Fee	Excessive Withdrawal Fee <sup>1</sup>	
\$5,000 or more	None	\$15.00 per withdrawal over 6 per statement period	
\$4,999.99 or less	\$15.00		
<ul style="list-style-type: none"> <li>- <b>Minimum opening deposit:</b> \$100.</li> <li>- <b>Transaction Limitations:</b> 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. If you routinely exceed these limitations, the Bank may close the account or convert it to a checking account.</li> <li>- <b>Interest Rate:</b> The interest rate earned is based on the following ledger balance tiers: Tier 1-\$2,499.99 or less; Tier 2- \$2,500 to \$9,999.99; Tier 3-\$10,000 to \$24,999.99; Tier 4-\$25,000 to \$49,999.99; Tier 5-\$50,000 to \$99,999.99; Tier 6-\$100,000 to \$249,999.99; Tier 7-\$250,000 to \$499,999.99; Tier 8-\$500,000 to \$999,999.99; Tier 9- \$1 million or more</li> <li>- <b>Interest Calculation:</b> Interest is calculated and compounded daily on the collected balance and credited to your account monthly.</li> <li>- Check Safekeeping is a required feature of this product.</li> </ul>			
<sup>1</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.			
<b>Live Solid Savings<sup>®</sup></b>			
Minimum Daily Collected Balance	Monthly Automatic Transfer from a SunTrust personal checking account	Monthly Maintenance Fee	Excessive Withdrawal Fee <sup>1</sup>
\$1,000 or more	<b>OR</b> \$25 or more	None	\$4.00 per withdrawal over 2 per month <sup>2</sup> (waived with Minimum Daily Collected Balance of \$2,500 or more)
\$999.99 or less	<b>AND</b> \$24.99 or less	\$7.00	
<ul style="list-style-type: none"> <li>- <b>Minimum opening deposit:</b> \$100.</li> <li>- <b>Monthly Automatic Transfer:</b> Automatic transfers must come from a SunTrust personal checking account. ATM transactions and over the counter transactions do not qualify.</li> <li>- <b>Transaction Limitations:</b> 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 drafts or similar orders you make payable to a third party. The limitation applies per month. If you routinely exceed these limitations, the Bank may close the account or convert it to a checking account.</li> <li>- <b>Interest Calculation:</b> Interest is calculated and compounded daily on the collected balance and credited to your account quarterly.</li> <li>- <b>Interest Rate:</b> The interest rate earned is based on the following ledger balance tiers: Tier 1 - \$2,499.99 or less; Tier 2 - \$2,500 to \$9,999.99; Tier 3 - \$10,000 to \$24,999.99; Tier 4 - \$25,000 to \$49,999.99; Tier 5 - \$50,000 or more.</li> <li>- Earn a one-time 1.00% bonus, up to \$25. Bonus is calculated on the average ledger balance of the Live Solid Savings account for the first 12 months. Bonus will be credited to the Live Solid Savings account on the one year anniversary of the account open date. Live Solid Savings account must be open and in good standing on the date that the bonus is paid to receive the bonus.</li> </ul>			
<sup>1</sup> The excessive withdrawal fee applies to items such as ATM, point-of-sale, over-the-counter withdrawals, ACH and telephone funds transfer transactions. Applicable fees assessed at the time of withdrawal.			
<sup>2</sup> Limit of 2 withdrawals per calendar month unless you are on a combined statement, in which case you are limited to 2 withdrawals per combined monthly statement cycle.			
<b>Personal Savings</b>			
Minimum Daily Collected Balance	Monthly Automatic Transfer from a SunTrust personal checking account	Monthly Maintenance Fee	Excessive Withdrawal Fee <sup>1</sup>
\$300 or more	<b>OR</b> \$5 or more	None	\$4.00 per withdrawal over 2 per month <sup>2</sup> (waived with Minimum Daily Collected Balance of \$2,500 or more)
\$299.99 or less	<b>AND</b> \$4.99 or less	\$4.00 (waived for minors under age 18)	
<ul style="list-style-type: none"> <li>- <b>Minimum opening deposit:</b> \$100. Minor Accounts (under age 18): \$25.</li> <li>- <b>Monthly Automatic Transfer:</b> Automatic transfers must come from a SunTrust personal checking account. ATM transactions and over the counter transactions do not qualify.</li> <li>- <b>Transaction Limitations:</b> 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 drafts or similar orders you make payable to a third party. The limitation applies per month. If you routinely exceed these limitations, the Bank may close the account or convert it to a checking account.</li> <li>- <b>Interest Calculation:</b> Interest is calculated and compounded daily on the collected balance and credited to your account quarterly.</li> </ul>			
<sup>1</sup> The excessive withdrawal fee applies to items such as ATM, point-of-sale, over-the-counter withdrawals, ACH, and telephone funds transfer transactions. Applicable fees assessed at the time of withdrawal.			
<sup>2</sup> Limit of 2 withdrawals per calendar month unless you are on a combined statement, in which case you are limited to 2 withdrawals per combined monthly statement cycle.			

Note: 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. 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. The Ledger Balance is the actual balance in your account on a specific day, and does not reflect any holds or pending transactions (transactions not yet posted).



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## Deposit Services

<b>Overdraft (OD)/Returned Item fee<sup>1</sup></b>	\$36.00 per item
- Everyday Checking accounts	
• Very 1 <sup>st</sup> Overdraft/Returned item	\$25.00* (\$36 effective 8/24/12)
• 2 <sup>nd</sup> Overdraft/Returned item and each additional item	\$36.00 per item
SunTrust will limit the number of fees you can incur per day to 6 Overdraft item and 6 Returned item fees.	
SunTrust will not assess fees on overdraft/returned items that are less than \$5.	
<b>Extended overdraft fee<sup>2</sup></b>	\$36.00
<b>Stop payment</b>	\$36.00 each
<b>Screen print statement</b>	\$5.00 per statement
<b>Deposited item returned penalty</b>	
- Domestic	\$12.50 per item
- International	\$40.00 per item
<b>Overdraft Assurance Line of Credit Product Fee</b>	\$7.00 per month
<b>Overdraft protection transfer</b> (maximum one per day)	\$12.50 per transfer (not applicable for accounts protected by Overdraft Assurance)
- For accounts linked to a credit card or line of credit	
• \$100 transfer increments (based on balance availability)	
- For all accounts linked to a checking, savings, or money market account	
• The amount transferred is the exact amount of the overdraft plus any applicable transfer fees (based on balance availability)	
<b>Closed account processing</b> (only 1 closed account processing fee applies)	
- Account closed within first 6 months	\$25.00
- Account closed in overdraft	\$30.00
<b>Dormant Account</b> (FL accounts only)	\$15.00 per month
<b>Special Mail Handling</b> (FL accounts only)	
- Hold mail (branch pickup)	\$25.00 per month
- Returned mail	\$5.00 per month
- International mail	\$5.00 per month

\*Clients are ineligible for the discount if they have already incurred or after incurring one Overdraft/Returned item.

<sup>1</sup>This fee applies to overdrafts created by checks, in-person withdrawals, ATM withdrawals, or other electronic means. One Overdraft/Returned item will be waived in a rolling 12 month period for Solid Choice Banking. (Effective, 8/24/12, Overdraft/Returned Item fees will no longer be waived for Solid Choice Banking accounts.)

<sup>2</sup>This fee will be imposed on the 7th day when your account balance remains overdrawn for 7 consecutive calendar days.

## Miscellaneous Services

<b>Official Check<sup>1</sup></b>	\$8.00 per item
<b>Money Order<sup>1</sup></b>	\$5.00 per item
<b>Legal process</b>	\$100.00 per notice (or maximum amount allowed under the law, whichever is less)
- IRS levy, state levy or writ of garnishment	

<sup>1</sup>No charge for Solid Choice Banking accounts.

## Research Services

<b>Item/statement photocopy</b> (If Check Safekeeping, first three copies provided at no charge each statement period.)	\$5.00 per copy
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## Wire Transfer Services

- Incoming Domestic	\$15.00 per transfer
- Incoming International	\$30.00 per transfer
- Outgoing Domestic	\$25.00 per transfer
- Outgoing International	\$50.00 per transfer

## Customer Service

<b>Telephone Banking</b>	800-SUNTRUST (800-786-8787)
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## Electronic Banking Services

### 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<sup>1</sup> (where accepted)

- ATMs located in the U.S.	\$2.00 per withdrawal, balance inquiry, or transfer
- ATMs located outside the U.S.	\$5.00 per withdrawal, balance inquiry, or transfer

#### Publix-Presto! ATMs<sup>1</sup>

- Check Cards and ATM Cards issued in Georgia used at machines in Georgia	No additional fee
- Check Cards and ATM Cards issued in Georgia used at machines outside Georgia	\$2.00 per withdrawal, balance inquiry, or transfer
- Check Cards and ATM Cards issued outside Georgia or issued online through suntrust.com used at machines in or outside Georgia	\$2.00 per withdrawal, balance inquiry, or transfer

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

	Withdrawal	Purchase
- SunTrust Classic Check Card	\$500	\$3,000
- SunTrust Gold Check Card	\$1,000	\$5,000
- SunTrust World Check Card	\$2,500	\$30,000

### Online Banking with Bill Pay (unlimited access)

- Online Banking	No charge
- Bill Pay (standard)	No charge
- Expedited Bill Pay – Same Day Bill Pay	\$9.95
- Expedited Bill Pay – Overnight Check	\$14.95

### Online External Transfers

- Transfer from your accounts at other financial institutions	No charge
- Standard Transfer to your accounts at other financial institutions	\$3.00 per transfer
- Next Day Transfer to your accounts at other financial institutions	\$6.00 per transfer
- Send Money to other people	\$3.00 per transfer

### PC Banking (unlimited access)

- With Bill Pay <sup>3</sup>	\$9.95 per month
- Without Bill Pay <sup>3</sup>	\$5.95 per month

<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. SunTrust fees assessed for transactions done at non-SunTrust ATMs will not be charged for the first four transactions per statement cycle for Solid Choice Banking accounts. In addition, SunTrust will refund up to \$10 in surcharge fees assessed at non-SunTrust ATMs per statement cycle for Solid Choice Banking accounts. (Effective 8/24/12, the \$2.00 SunTrust fee for transactions at non-SunTrust ATMs will no longer be waived and ATM surcharges assessed at non-SunTrust ATMs will no longer be refunded for Solid Choice Banking accounts.)

**Note:** If the Card 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<sup>®</sup> for processing such foreign transactions is either (a) a rate selected by MasterCard<sup>®</sup> from the range of rates available in wholesale currency markets for the applicable transaction processing date, which rate may vary from the rate MasterCard<sup>®</sup> 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.

<sup>2</sup>A day is defined as 4:00 p.m. to 4:00 p.m. Eastern time the following day. MasterCard<sup>®</sup> cash advances, other than ATM withdrawals, obtained with your SunTrust Check 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.

<sup>3</sup>No fee for Bill Pay for 90 days for Solid Choice Banking and Everyday Checking accounts.

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# What You Need to Know about Overdrafts and Overdraft Fees

*Federal Banking regulations on overdraft coverage impact all consumer accounts. These regulations give each consumer a choice on how to manage their accounts.*

An overdraft occurs when you do not have enough money in your account to cover a transaction, but the bank pays it as a courtesy. SunTrust can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings or money market account, or another checking account, which may be less expensive than our standard overdraft practices.

The remainder of this notice explains our standard overdraft practices.

## What are the standard overdraft practices that come with my account?

Unless you request this specific overdraft coverage service, banks will not be allowed to pay overdrafts and assess a fee for:

- ATM transactions
- Everyday debit card transactions

Your request allows SunTrust to consider paying the overdraft for which you will incur a fee. This is your choice. If you do not request this service, or if SunTrust chooses not to authorize the overdraft, your transaction will be declined.

The following types of transactions are not affected by these rules. We may authorize and pay overdrafts on these transactions and fees may be incurred.

- Checks and other transactions made using your checking account number
- Automatic bill payments

SunTrust pays overdrafts at our discretion, which means that we do not guarantee that we will always authorize and pay any type of transaction.

## What fees will I incur if SunTrust pays my overdraft?

Under standard overdraft practices there are two different types of fees:

1. Overdraft Item
2. Returned Item

You will incur a fee of up to \$36 each time an overdraft is paid. If your account is overdrawn for 7 consecutive calendar days, you will incur a one time additional fee of \$36.

SunTrust limits the number of fees you can incur per day to 6 Overdraft Item fees and 6 Returned Item fees.

**SunTrust does not assess fees on overdraft items that are less than \$5.00.**

Note: Overdraft Coverage is not available on Balanced Banking<sup>SM</sup>.

**To change your overdraft coverage at any time, you may submit a request in one of the following ways:**

- Visit our Web site at [www.suntrust.com/overdraft](http://www.suntrust.com/overdraft)
- Call 800.485.7279 from 6 a.m. until midnight (EST)
- Visit any SunTrust branch
- Complete the form below, detach and mail to:

SunTrust  
P.O. Box 4418  
Mailcode GA-ATL-5027  
Atlanta, GA 30302-4418

If you have questions, please call us at 800.485.7279 from 6 a.m. until midnight (EST).

If you do not wish to give SunTrust authorization, no action required.

If you do not request overdraft coverage, we will automatically decline all of your ATM transactions and everyday debit card transactions that would overdraft your account.

**By completing this form I consent to accept or decline (based upon selection below) overdraft coverage on the accounts listed.**

**Check only one:**  Accept overdraft coverage  
 Decline overdraft coverage

**Name** (please print)

\_\_\_\_\_  
First name, Middle initial, Last name

**Phone Number** (For questions if we need further information to process this request.)

\_\_\_\_\_  
Area code - phone number  Home  Work  Cell

**Email Address** (By providing your email address, you consent to receive confirmation of your request via email.)

\_\_\_\_\_  
List all of your checking, savings or money market accounts that you wish to cover.

\_\_\_\_\_  
Complete Account Number (13 digits):

\_\_\_\_\_  
Complete Account Number (13 digits):

\_\_\_\_\_  
Complete Account Number (13 digits):

\_\_\_\_\_  
Complete Account Number (13 digits):