



Funds Availability Policy Disclosure for Deposit Accounts

In compliance with the Expedited Funds Availability Act, implemented by Regulation CC, SunTrust Bank's Funds Availability Policy Disclosure provides information regarding when deposited funds will be available to you for withdrawal and the payment of checks.

Please retain this disclosure for your records.

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Policy

SunTrust Bank's policy is applied according to the length of time your account has been opened, the type of account, the amount of the deposit, the item(s) deposited, and the manner in which you have handled your account. Unless indicated otherwise in this disclosure, the policy applies to the following accounts: Business and Personal Checking, Interest Checking (NOW Accounts), Money Market and Savings Accounts.

It is our policy to provide you with the earliest access to your money within the guidelines of sound banking practice. Although we may delay the availability of certain funds deposited to your account, we strictly adhere to Federal Banking Regulations concerning such delays. **During the delay, the funds are not available, and therefore you may not withdraw the funds.** If checks are presented or withdrawals made against unavailable funds, a returned item or overdraft fee may be assessed to your account and the checks may be returned unpaid.

This policy does not apply to deposited items drawn on financial institutions located outside of the United States.

Immediate Availability

Funds from the following deposits are considered collected immediately and available for withdrawal on the day we receive the deposit:

- Cash Deposits
- Wire Transfer Deposits
- Electronic Direct Deposits (such as Social Security benefits and payroll benefits)

Next-Day Availability

Funds from the following deposited items are available for withdrawal on **the first business** day after the day of your deposit – these items are also referred to as next-day availability items. The checks must be **payable to you** and **deposited to your account**.

- SunTrust Bank checks
- U.S. Treasury checks
- U.S. Postal Money Orders
- Federal Reserve Bank checks
- Federal Reserve Home Loan Bank checks
- State and local government checks*
- Cashier's, Certified, and Teller's checks*

***Separate Deposit required on these items.** We cannot distinguish state and local government checks, or Cashier's, certified or teller's checks from other checks drawn on the same paying bank's Routing and Transit Number that are not given next-day availability. Therefore, if you wish to receive next-day availability on these items, you must inform the teller at the time that you make the deposit. These items must be segregated from other items you are depositing and processed under a separate deposit ticket. If you mail the deposit or make the deposit through the ATM or night depository, place these items on a separate deposit ticket and check the Special Deposit box or write Special Deposit on the SunTrust Bank night depository, ATM, or mail-deposit envelope (unless instructed otherwise at the ATM). If you do not use a bank envelope for these deposits, you may include a message to us requesting next-day availability on these particular items. If you do not request next-day availability on these items, the items will be treated as local items

The following Section applies to Business Accounts only.

“Collected” Funds Availability for Business Accounts

When you deposit a non-SunTrust Bank check into your account, the Bank must collect the funds from the “paying bank.” The check is sent to the Federal Reserve Bank (or another clearing bank) and the Bank receives provisional credit (pending final payment by the paying bank). The check is then presented to the paying bank. Once the presentment process is completed, the funds are deemed “collected.” Use of these funds prior to this time is considered “drawing against uncollected funds.” A per-item penalty may be assessed to your account if you draw against uncollected funds.

Although a check you deposit may be considered collected by us, the paying bank may still return the check to us unpaid.

To ensure there are sufficient funds in your account to cover the check amount if the deposited check is returned, we may place a **“hold”** on your account for the amount of the check. Refer to the following section in this disclosure for the number of days availability may be delayed when a **hold** is placed on the account: **Availability of Funds on Deposits to Your Account.**

The Bank relies on the Federal Reserve Bank’s availability schedules to determine when credit for checks has been received. Checks will be considered collected and available for the payment of incoming checks or for withdrawal unless the Bank withholds the use of the deposited items by placing a **hold** on your account.

The number of collection days on check deposits depends on the location of the paying bank. You may request a copy of SunTrust Bank’s check-processing availability schedule to determine when checks are considered collected.

Collection of Rejected and Returned Items. The collection process is delayed or interrupted if the check rejects during processing or is returned unpaid. If you deposit a check that rejects during processing, collection of the funds may be delayed one additional business day. If a check you deposit is returned unpaid and charged back to your account, we may hold the amount of the returned check and withhold the use of the funds two business days from the date the returned check is charged back to the account. Returned checks that we automatically re-present to the paying bank on your behalf must also go through the collection process again. Therefore, use of funds equal to the amount of the check(s) re-presented may be withheld up to four business days from the date the check(s) is re-presented.

Special Processing for Certain SunTrust Checks. Checks drawn on SunTrust Bank and deposited to SunTrust Bank accounts are considered collected on the day of deposit. However, there are certain checks drawn on SunTrust Bank Business Accounts that have unique Routing and Transit Numbers. These items are routed through a Federal Reserve District or Region for special processing, which results in the depositing banking office not receiving credit for the item on the day of deposit. If you deposit a check drawn on one of these unique Routing and Transit Numbers, the funds will not be collected and available for the payment of incoming checks or withdrawal until the **first business day after day of deposit.**

SunTrust Routing and Transit Numbers that require special processing are: **0611-0079-0.**

Depositor’s Responsibility

We may make funds from deposited checks available to you before the funds are collected. You are still responsible for any deposited checks that are returned unpaid and for any other problems concerning your deposit, even if you have already withdrawn the funds from your account.

Business Day and Cutoff Times

The Bank determines when deposited items are considered collected or available for the payment of checks or withdrawal based on the number of business days from the day of your deposit.

“Business day” does not include Federal holidays on which SunTrust banking offices are closed or any Saturday or Sunday, even if our offices are open. If you make a deposit before the SunTrust banking office’s business-day cutoff time, we will consider that day to be the day of your deposit. However, if you make a deposit after this business-day cutoff time or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The business day of your deposit is indicated on the deposit receipt provided by the teller. Our earliest business-day cutoff time at a banking office is **2:00 p.m.** Later business-day cutoff times may apply in certain offices or locations.

Deposits at Night Depository Facilities and Automated Teller Machines (ATMs). If you make your deposit after 7:00 a.m. at a SunTrust Bank night depository or after 12:00 noon at a SunTrust Bank ATM or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Deposited Funds on “Hold”

We may place a **“hold”** on your account for the amount of a deposited check to ensure that there are sufficient funds to cover the check amount if the deposited check is returned unpaid. If we do place a **hold** on your deposit, you will be notified of the dates the funds will be available for the payment of checks or withdrawals.

Deposits at Any SunTrust Banking Office. You may make deposits to your account at any SunTrust banking office located in Alabama, Arkansas, District of Columbia, Florida, Georgia, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Virginia and West Virginia.

Availability of Funds on Deposits to Your Account

For **Personal Accounts**, our policy is generally to make funds from your deposits available to you on the first business day after the day we receive your deposit.

For **Business Accounts**, our policy is generally to make funds from your deposits available to you for the payment of checks or withdrawal based on when the Bank has received credit for the items you deposit. The Bank relies on the Federal Reserve Bank's availability schedules to determine when checks are considered collected by us, i.e., determine when credit for checks has been received from the paying bank.

For **Business and Personal Accounts**, funds from cash deposits, electronic direct deposit and wire transfers to your account will be available for withdrawal on the day we receive the deposit. Funds from SunTrust checks and next-day availability items will be made available for withdrawal the first business day after day of deposit. Next-day availability items include U.S. Treasury checks, U.S. Postal Money Orders, Federal Reserve Bank and Federal Home Loan Bank checks, Cashier's, Certified, Teller's, Federal, and State and local government checks. You must request next-day availability and use a separate deposit ticket for Cashier's, Certified, Teller's and local government checks.

Case-by-case Holds on Business and Personal Accounts

In some cases, we will delay the availability on local checks you deposit to your account. The first **\$200** of each day's **total deposits** of those checks, which do not qualify for next-day availability, will be available on the **first business day after the day of the deposit**. Remaining funds will be available as follows.

Description of Deposit	Available for Withdrawal
Local Checks	Up to \$400 of the total deposits available for withdrawal in cash at 5:00 p.m. on second business day after day of deposit. Remaining funds available on the evening of second business day to pay checks; available for withdrawal on third business day after day of deposit.

If the day on which you would receive the additional \$400 is the same day for two or more deposits, you will receive a maximum of \$400 on that day.

We will notify you if we are going to delay the availability of the deposited items and tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you a notice of hold no later than the first business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period of time under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.

During the delay, the funds are unavailable, and therefore you may not withdraw the funds. If checks are presented or withdrawals made against unavailable funds, a per-item penalty may be assessed to your account and the checks may be returned unpaid.

We may refuse to accept a check for deposit if we believe the check is not collectible. In this case, you may present the check for payment directly to the paying bank or you may request us to send the item to the paying bank for collection in your name.

Holds on Other Checks

If we cash a check for you that is drawn on another bank, we may withhold the availability of that amount of funds already in your account. Those funds will be available for withdrawal at the time funds from the check we cashed would have been made available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from that deposit available for withdrawal immediately but delay your availability to withdraw a like amount of funds that you already have on deposit in another account with us. The funds in the other account will be available for withdrawal at the time funds from the check you deposited would have been made available, if we had placed a hold on the deposited check.

Check Card/ATM Authorized Transaction Holds

When you use your Check Card or ATM Card at certain merchant locations, the merchant may obtain an authorization for the amount of the purchase or an authorization for an amount that is more than the final transaction. At the time the merchant obtains the authorization for the Card transaction, a hold is placed on your Account for the amount of the authorization – to ensure that the funds are available when the transaction is presented for payment. If the Card transaction required your Personal Identification Number (PIN), the funds are held through the business day of authorization. If the Card transaction was performed without entering your PIN (usually referred to as a signature-based transaction), the funds are held for up to three business days. If the authorized transaction is presented for payment before three business days have elapsed, an attempt is made to match the payment to the original authorization. If a match occurs, the hold is typically removed. The funds on hold for an authorized Card transaction are not available

for other uses during the hold period. If other items are presented for payment against the funds on hold, your Account may be subject to a per-item penalty for drawing against unavailable funds.

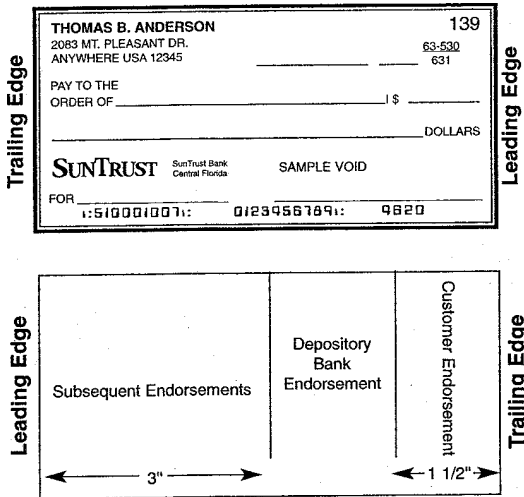
Endorsement Standards

Checks should be endorsed only within the area indicated as "Customer Endorsement." This area is limited to 1.5" from the trailing edge. The other areas are reserved for bank endorsements. Failure to restrict your endorsement to the indicated area may result in losses to you because of delayed or misrouted items.

SunTrust Bank will not be liable for losses resulting from a delay in return or misrouting of deposited items caused by unreadable endorsements due to other material or markings placed in the "Depository Bank Endorsement" or "Subsequent Bank Endorsement" areas. SunTrust Bank reserves the right to charge these losses back to your account.

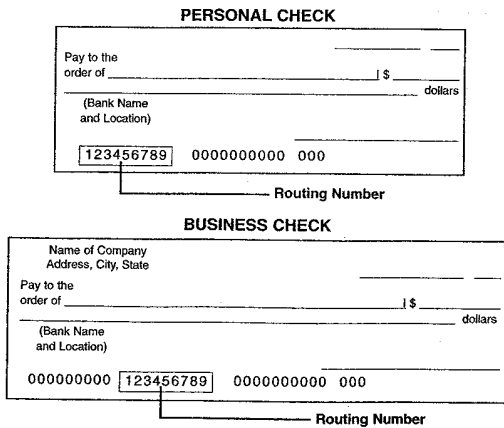
Identification information on the maker of the check should be indicated on the front of the check to avoid interference with the endorsement area.

The following sample check illustrates endorsement locations.



Routing and Transit Number Location

The following samples of checks illustrate where a bank's Routing and Transit Number is located.



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