

# Truist One Checking Account Overview

The Truist One Checking is a multi-level checking account that rewards you with additional benefits based on your balance relationship level. The Truist One Checking levels are: Level 1: \$0 - \$9,999.99 Level 2: \$10,000 - \$24,999.99 Level 3: \$25,000 – \$49,999.99 Level 4: \$50,000 - \$99,999.99 Level Premier: \$100,000 or more

At Truist, we are dedicated to providing you with this clear, easy-to-understand summary of your account. Visit [Truist.com](#) to learn more about tracking balances, managing your money and understanding account fees.

Account Opening, Closing, and Usage

Minimum Opening Deposit	\$50
Monthly Maintenance Fee	\$12
How to Avoid the Monthly Maintenance Fee (MMF)	<p>The MMF can be waived for the Truist One Checking account for each statement cycle by:</p> <ul style="list-style-type: none"><li>- Making \$500 or more in total qualifying Direct Deposits<sup>1</sup> per statement cycle <b>OR</b></li><li>- Maintaining a total combined ledger balance<sup>2,3</sup> of \$500 or more in any Truist related accounts<sup>4</sup> across personal deposits (excluding Truist HSA) and all investments as reflected on the business day before your statement cycle end date <b>OR</b></li><li>- Having a personal Truist credit card, mortgage, or consumer loan, excluding LightStream® <b>OR</b></li><li>- Having a linked Small Business Checking Account<sup>5</sup> <b>OR</b></li><li>- Primary client is a student under the age of 25<sup>6</sup> <b>OR</b></li><li>- Primary client is age 62 and older<sup>6</sup></li></ul> <p>See the Personal Deposit Accounts Fee Schedule for further details.</p>
Monthly Paper Statement Fee	No charge for Paper Statement or Paperless Online Statement <sup>7</sup> .
Pays Interest	Truist One Checking is a non-interest bearing account.
Account Statement	Statements are provided monthly and may be combined with other deposit accounts.
Charged-Off Account Fee	Accounts closed in a charged-off status, \$30.

Overdraft Services

Overdraft Related Fees	Truist does not charge Overdraft related fees <sup>8</sup> on this product.
\$100 Negative Balance Buffer	<p>The \$100 Negative Balance Buffer is only available with Truist One Checking and allows clients to overdraw their account up to \$100. There is no decision required as this feature is automatically available when a client qualifies.</p> <p>To <b>INITIALLY QUALIFY</b> for the \$100 Negative Balance Buffer, the requirements below must be met:</p> <ul style="list-style-type: none"><li>- Account must be opened for a minimum of 35 calendar days</li><li>- Account must be funded with a positive balance</li><li>- A single direct deposit of at least \$100 per month must be made for two (2) consecutive months</li></ul> <p>To <b>REMAIN QUALIFIED</b> for the \$100 Negative Balance Buffer, the requirement below must be met:</p> <ul style="list-style-type: none"><li>- A recurring direct deposit<sup>9</sup> of at least \$100 per month</li></ul> <p>For accounts that qualify for the \$100 Negative Balance Buffer and also have Overdraft Protection, Truist will use the \$100 Negative Balance Buffer first. If the account has neither, transactions that exceed the account balance will typically be declined or returned.</p>
Overdraft Protection	<p>Overdraft Protection is an optional service that can help clients avoid declined transactions. The client can link a Truist checking or money market account (the “protected” account) to another Truist deposit account, credit card<sup>10</sup>, or line of credit<sup>10,11</sup> (the “protector” account) and available funds are automatically transferred from the linked protector account when necessary to cover any shortfalls in the protected account. The amount transferred is the exact amount of the overdraft.</p> <p>If the linked protector account is a savings or money market account, transfers will count towards the maximum number of six (6) withdrawals and transfers allowed per monthly statement cycle before a Withdrawal Limit Fee is incurred.</p> <p>If the account has both Overdraft Protection and \$100 Negative Balance Buffer, Truist will use the \$100 Negative Balance Buffer first. If the account has neither, transactions that exceed the account balance will typically be declined or returned.</p>

1 Direct Deposit: A qualifying direct deposit is an electronic credit via ACH deposited to your account during the current statement cycle. Pre-authorized transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device, debit card/prepaid card number or the mail are not eligible to meet this requirement.

2 Ledger Balance: The actual balance in your account on a specific day and does not reflect any holds or pending transactions.

3 Total Combined Balance: The sum of all balances within the Truist personal deposit accounts (checking, savings, money market or CDs), IRAs or brokerage accounts introduced through Truist Investment Services, Inc. Truist HSA is excluded from Total Combined Balances.

4 Related Accounts: Related accounts automatically includes all applicable accounts associated with primary and secondary account holders.

5 Linked Small Business Checking Account: Eligible Small Business account types to be linked include: Truist Dynamic Checking, Business Interest Checking, Simple Business Checking and Business Value 200.

6 Monthly Maintenance Fee: Waiver for clients aged 62 and older requires that they are listed as the primary owner. Waiver for a student under the age of 25 requires that they are listed as the primary owner. The waiver is applied automatically at account opening and expires on the 25th birthdate of the student or their stated graduation date, whichever comes later. On this date, the account is subject to all applicable fees, including the Monthly Maintenance Fee unless at least one waiver criterion is satisfied.

7 Paperless Online Statement: Electronic/Online Statement provided through Online Banking each statement cycle. Clients may select the option to no longer receive paper account statements through U.S. mail. Online Banking is required to access Paperless Online Statements.

8 Overdraft related fees are considered overdraft fees, returned item fees, negative account balance fees, or overdraft protection transfer fees.

9 After qualifying, if two months pass without a Direct Deposit of at least \$100, you will no longer have access to \$100 Negative Balance Buffer.

10 Credit card and/or line of credit are subject to credit approval. 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. Please see your agreement for more information.

11 Truist Home Equity Lines cannot be linked for Overdraft Protection in Texas.

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This is a three-page document. Please review all pages of the document.

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## Other Account Related Fees

ATM Fee	<b>No fee for transactions<sup>12</sup> at Truist ATMs. Non-Truist ATMs fees are based on the following “Level Benefits” listed below</b> <ul style="list-style-type: none"> <li>- \$3 per transaction<sup>12</sup> at non-Truist ATMs in the U.S.</li> <li>- \$5 per transaction<sup>12</sup> at non-Truist ATMs outside the U.S.</li> <li>- 3% International Point of Sale &amp; ATM assessment fee per transaction<sup>12</sup></li> <li>- Non-Truist ATMs may charge additional fees</li> <li>- Replacement card rush fee: \$30 charge</li> </ul>
Stop Payment Fee	<b>\$35</b> each.
Returned Deposited Item / Cashed Item Fee	No Charge

## Level Benefits

Most Truist One Checking accounts start in Level 1<sup>13</sup> upon account opening and can begin increasing Levels following the first month. Thereafter, Truist One Checking levels are determined by the balance in your Truist One Portfolio (“Portfolio”). Your Portfolio includes all eligible Truist consumer deposit balances in your checking accounts, savings (excluding Truist HSA), Certificates of Deposit, IRAs and/or all investments through Truist Investments Services, Inc. where you are the primary or secondary account owner. For each of your accounts used in the Portfolio, we use the monthly average ledger balance. We then take the sum of all of these accounts to determine the Portfolio balance for the month. Each month, your Level is based on the highest Portfolio value of the three previous months.

Leveling up can occur on a monthly basis, but leveling down can only occur on a three-month basis.

Level Benefits	Level 1	Level 2	Level 3	Level 4	Level Premier
<b>Balance Requirements (excluding Truist HSA)</b>	\$0.00 – \$9,999.99	\$10,000 - \$24, 999.99	\$25,000 - \$49,999.99	\$50,000 - \$99,999.99	\$100,000+ or Premier/Wealth Client
<b>Additional Truist One Checking and or Truist One Savings Accounts with No Monthly Maintenance Fee</b>	1 Savings	1 Checking 1 Savings	2 Checking 1 Savings	3 Checking 1 Savings	Unlimited Checking and Savings
<b>Zelle® Limits</b>	\$2,000 Daily \$10,000 Rolling 30 Days	\$2,000 Daily \$10,000 Rolling 30 Days	\$2,000 Daily \$10,000 Rolling 30 Days	\$2,000 Daily \$10,000 Rolling 30 Days	\$5,000 Daily \$15,000 Rolling 30 Days
<b>Debit Card Daily Limits</b>	\$500 ATM \$3,000 POS	\$500 ATM \$3,000 POS	\$2,500 ATM \$3,000 POS	\$2,500 ATM \$3,000 POS	\$2,500 ATM \$3,000 POS
<b>Non-Truist ATM Waivers and Surcharge Rebates, up to \$3 per charge (Per Monthly Cycle)</b>	None	1	3	5	Unlimited
<b>Delta SkyMiles® Debit Card Annual Fee<sup>14</sup></b>	\$95	\$95	\$75 (\$20 Discount)	\$75 (\$20 Discount)	\$25 (\$70 Discount)
<b>Truist Credit Card Loyalty Bonus<sup>15</sup> (At time of redemption)</b>	10%	20%	30%	40%	50%
<b>Check Orders</b>	Free first order (10-pack)	Free first order (10-pack) 50% reorder discount	Free first order (10-pack) Free reorders	Free first order (10-pack) Free reorders	Free first order (10-pack) Free reorders
<b>Official Checks/Money Orders</b>	No charge for Official Checks and Money Orders	No charge for Official Checks and Money Orders	No charge for Official Checks and Money Orders	No charge for Official Checks and Money Orders	No charge for Official Checks and Money Orders
<b>Safe Deposit Box Annual Fee Discount</b>	\$25 Annual Fee Discount on any size safe deposit box, subject to availability	\$25 Annual Fee Discount on any size safe deposit box, subject to availability	\$25 Annual Fee Discount on any size safe deposit box, subject to availability	\$25 Annual Fee Discount on any size safe deposit box, subject to availability	\$25 Annual Fee Discount on any size safe deposit box, subject to availability

<sup>12</sup> Per Transaction is defined as Cash Withdrawals, Balance Inquiries or Transfers.

<sup>13</sup> Accounts that are opened with a company ID code through a company sponsored Financial Wellness program start at Level 2; Clients identified as Truist Premier and Wealth start at Level Premier. The monthly maintenance fee waiver and any other associated benefits can take up to two (2) business days to take effect. **NOTE:** Truist Dynamic Business Checking linkage will be checked on the 2<sup>nd</sup> business day of the month when levels are calculated. If clients have a linked Dynamic Business Checking account, they will be granted Level Premier.

<sup>14</sup> Delta SkyMiles® Debit Card Annual Fee: See Personal Deposit Accounts Fee Schedule for more details concerning the Delta SkyMiles® Debit Card Annual Fee.

<sup>15</sup> Truist credit card clients can earn elevated rewards in the form of either a Loyalty Cash Bonus or Loyalty Travel Bonus based on their credit card product type, the method by which they redeem, and their deposit relationship(s) at Truist. Truist credit cards that are eligible to receive a loyalty bonus can be found in the FAQ section of the [Truist One Checking](https://www.truist.com/checking) site (<https://www.truist.com/checking>). More information on this loyalty bonus can be found within the Rewards Program Terms and Conditions applicable to the client's respective credit card (conditions apply) and also on the [Credit Card Rewards Program site](https://truist.com/credit-cards) (<https://truist.com/credit-cards>). Truist credit cards are subject to credit approval.

## Deposit and Withdrawal Processing Policies

<p>Funds Availability (Standard and Immediate)</p>	<p><b>Standard availability is generally available the next business day after the deposit is received</b></p> <ul style="list-style-type: none"> <li>- Transactions are processed each business day (Monday through Friday except federal holidays) during nightly processing and are posted to your account</li> <li>- Check deposits will be posted to your account and available for use after nightly processing unless a hold is placed</li> <li>- See the Funds Availability Policy in the Bank Services Agreement and the Personal Deposit Accounts Fee Schedule for further details. <a href="https://www.truist.com/BSA">Truist.com/BSA</a> / <a href="https://www.truist.com/personaldepositsfeeschedule">Truist.com/personaldepositsfeeschedule</a></li> </ul> <p><b>Immediate availability, if offered, will be presented per deposited item</b></p> <ul style="list-style-type: none"> <li>- Transactions are processed each banking day (Monday through Friday except federal holidays) during nightly processing. If accepted, your available balance will be increased by the amount of the deposited item, minus the applicable fee, at the time the deposit is made. <b>Currently available for Mobile Check Deposits only</b></li> <li>- The fee for immediate availability is 2% of each check amount equal to or over \$100. For each check under \$100, a \$1 fee will apply. The fee amount is disclosed prior to acceptance. A single check deposit that is less than \$5 is not eligible for immediate availability</li> <li>- See the Funds Availability Policy in the Bank Services Agreement and the Personal Deposit Accounts Fee Schedule for further details. <a href="https://www.truist.com/BSA">Truist.com/BSA</a> / <a href="https://www.truist.com/personaldepositsfeeschedule">Truist.com/personaldepositsfeeschedule</a></li> </ul>
<p>Posting Order</p>	<p>Truist will post items to your account based on your available balance. The available balance can be impacted by pending transactions. Examples of common pending transactions can be found in the Bank Services Agreement. Once the available balance is determined, prior-day credits and debits will post before current-day credits and debits. Once prior-day credits and debits are determined, if any, transactions will post in order according to the groupings below:</p> <p><b>Deposits and credits</b> – All deposits and credits will be posted to the account first. This includes cash and check deposits and incoming transfers (i.e., direct deposits and wires) received before the cutoff time at the location the deposit or transfer was made.</p> <p><b>Bank-initiated transactions</b> – These transactions include corrections and Returned Deposited Item/Cashed Item.</p> <p><b>Client-initiated withdrawals and debits</b> – Withdrawals/payments that have been previously authorized and cannot be returned unpaid. This category includes debit card purchases, ATM withdrawals, account transfers and teller-cashed checks. If more than one of these transactions is received for payment from your account, the items are generally sorted and paid based on the date and time of the transaction. For a debit card transaction, if a merchant does not seek authorization from the bank at the time of the transaction, the date the transaction is received for payment from your account will be used.</p> <p><b>Client-initiated withdrawals and debits such as ACH (automated payments)</b> – Transactions such as bills that are paid by authorizing a third party to withdraw funds directly from your account. If there is more than one of these types of transactions, they will be sorted by the date and time that they are received. Multiple transactions that have the same time will be sorted and paid from lowest to highest serial number.</p> <p><b>Client-initiated checks</b> – Checks will be posted and sorted in sequential order.</p> <p><b>Bank fees</b> – Fees, such as the Monthly Maintenance Fee, will post to your account last. Please note that some fees will be posted to your account at the time they are incurred and others, like maintenance fees, will post last.</p>

## Useful Links

For all Guides and Disclosures, please visit  
[Truist One Checking](https://www.truist.com/checking/truist-one-banking/disclosures-and-fees) (https://www.truist.com/checking/truist-one-banking/disclosures-and-fees)  
 Including:

- [Personal Deposit Accounts Fee Schedule](#)
- [Bank Services Agreement](#)
- [Privacy Policy](#)

If you would like to open an account, visit <https://www.truist.com/checking/truist-one-banking>, call 844.4TRUIST (844.487.8478) or visit a local branch.  
 If you have additional questions, please call 844.4TRUIST (844.487.8478), visit your local branch or visit [Truist.com](https://www.truist.com). We are happy to help.

**This overview is not intended to be all-inclusive, but is to be used as a quick reference tool for comparison purposes only. For additional information, please refer to the Guides and Disclosures in the “Useful Links” section above.**