

# Business Deposit Accounts Fee Schedule

Effective October 23, 2023

# Welcome to Truist

At Truist our purpose is to inspire and build better lives and communities. To help you better understand your business deposit accounts, we are pleased to present you with this Business Deposit Accounts Fee Schedule.

Designed to provide you with clear and concise information, the Business Deposit Accounts Fee Schedule outlines the requirements, benefits and fees associated with your deposit accounts. It also explains when fees may be charged and how certain fees may be avoided. Please note all prices are subject to change.

If you have questions about a fee in this Fee Schedule or a product, please contact Truist at 844-487-8478 or visit us at [Truist.com](http://Truist.com).



David Weaver  
Head of Commercial Community Banking

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# Account and Client Information

- Truist Contact Center ..... 844.4TRUIST (844.487.8478)
- Treasury Solutions Client Support.....800-774-8179
- Open an Account Online ..... Truist.com

# Truist Business Checking Solutions

## Truist Simple Business Checking

Ideal for: sole proprietorships and start-ups with limited monthly check transactions and/or cash deposits.

**Minimum Opening Deposit** ..... \$100.00

**Monthly Maintenance Fee** ..... No Charge

**Paper Statement Fee** ..... \$3.00/monthly

- The paper statement fee can be avoided by enrolling in online statements.

### Monthly Transaction Fees

- First 50 total combined transactions<sup>A</sup> ..... No Charge
- Fee per each additional transaction over 50 ..... \$0.50

### Monthly Coin and Currency Deposited Fee

- Less than or equal to \$2,000 ..... No Charge
- Greater than \$2,000 (Per \$1.00) ..... \$0.003

### Interest

This is a non-interest bearing account.

### Product Specific Benefits

- \$25 discount applied to first order of business checks or intro packs.<sup>B</sup>

## Truist Community Checking

Ideal for: small civic and community organizations with low monthly checking activity.

**Minimum Opening Deposit** ..... \$100.00

**Monthly Maintenance Fee** ..... No Charge

### Monthly Transaction Fees

- First 225 total combined transactions<sup>A</sup> ..... No Charge
- Fee per each additional transaction over 225 ..... \$0.35

### Monthly Coin and Currency Deposited Fee

- Coin and Currency Deposited ..... No Charge
- Coin Roll and Currency Sales ..... No Charge

### Interest

- This is a non-interest bearing account.

### Product Specific Benefits

- \$25 discount applied to first order of business checks or intro packs.<sup>B</sup>

<sup>A</sup> The term "Total Combined Transactions" refers to any combination of checks deposited and paid, debit and credit memos, deposit tickets, online bill payments and electronic debits and credits (including debit card transactions). The total includes the number of transactions in this product.

<sup>B</sup> First free or discounted check order benefit applies to new accounts and existing accounts that have not previously ordered checks.

# Truist Business Checking Solutions

## Truist Dynamic Business Checking

Ideal for businesses with moderate monthly checking activity and/or cash deposits.

**Minimum Opening Deposit**.....\$100.00

**Monthly Maintenance Fee**.....\$20.00

(No monthly maintenance fee for the first 65 days) To avoid monthly maintenance fee:

- \$5,000 in combined average relationship ledger balances<sup>A</sup>

### Monthly Transaction Fees

- First 500 total combined transactions<sup>B</sup> .....No Charge
- Fee per each additional transaction over 500..... \$0.50

### Monthly Coin and Currency Deposited Fee

- Less than or equal to \$25,000 ..... No Charge
- Greater than \$25,000 (per \$1.00) ..... \$0.003

### Interest

- This is a non-interest bearing account

### Product Specific Benefits:

- Incoming Domestic Wires
  - First four (4) incoming domestic wires..... No Charge
  - Fee per incoming domestic wire over four (4) .....\$15.00 each
- Eligible for a no monthly maintenance fee Personal Truist One Checking Account with level Premier access and benefits<sup>C</sup>
- New Truist business 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 (including Truist Dynamic Business Checking account holders). More information on this rewards bonus option can be found within the Rewards Program Terms and Conditions applicable to the client's respective credit card; restrictions apply. Truist business credit cards are subject to credit approval.
- Delta SkyMiles<sup>®</sup> Business Debit Card also available (annual fee applies)<sup>G</sup>
- \$50 discount applied to first order of business checks or intro packs.<sup>J</sup>

### Deposit Balance Tier Benefits:

*Program tier requirements and reward benefits are subject to change at Truist's discretion.*

- **Core Tier**  
Combined average relationship ledger balance of less than \$25,000<sup>D</sup>
- **Plus Tier**  
Combined average relationship ledger balance of \$25,000 and less than \$50,000<sup>D</sup>
  - 2 non-Truist ATM fees waived<sup>E</sup>
  - \$5.00 Discount off the standard \$55 Online Payroll Monthly Maintenance Fee<sup>F</sup>
  - \$30.00 Annual Fee Discount on Delta SkyMiles<sup>®</sup> Business Debit Card<sup>G</sup>
  - 0.25% rate discount on Truist Small Business lending<sup>H</sup>
  - \$5.00 Truist Merchant Services Statement Credit<sup>I</sup>
- **Preferred Tier**  
Combined average relationship ledger balance of \$50,000 and more.<sup>D</sup>
  - Unlimited non-Truist ATM fee waived<sup>E</sup>
  - \$10.00 Discount off the standard \$55 Online Payroll Monthly Maintenance Fee<sup>F</sup>
  - \$60.00 Annual Fee Discount on Delta SkyMiles<sup>®</sup> Business Debit Card<sup>G</sup>
  - 0.50% rate discount on Truist Small Business lending<sup>H</sup>
  - \$10.00 Truist Merchant Services Statement Credit<sup>I</sup>

A The combined average relationship ledger balance is calculated as the client's highest average combined monthly ledger balance during the 3 most previous months in any Truist business checking account, business money market account, business savings account or business CD.

B The term "Total Combined Transactions" refers to any combination of checks deposited and paid, debit and credit memos, deposit tickets, online bill payments and electronic debits and credits (including debit card transactions). The total includes the number of transactions in this product.

C Standard Monthly Maintenance fee is waived and level Premier applied when properly linked to a business relationship. See Truist Personal Deposit Accounts Fee Schedule for additional details on Truist One Checking Account with level Premier benefits.

D We perform a calculation for each of the prior three (3) calendar months ("monthly review"), for each monthly review, this calculation determines the highest average monthly balance of your combined eligible business deposit balances. We will use the highest average monthly balance amongst those 3 monthly reviews to assign your Tier level as follows: Preferred Tier if combined eligible business balances are \$50,000 or greater, Plus Tier if combined eligible business balances are between \$25,000 and \$49,999.99, Core Tier if combined eligible business balances are less than \$25,000.

E See ATM fee disclosure for further details on ATM charges. Unlimited ATM fee waiver limited to domestic ATM charges only.

F Subject to enrollment in Truist Online Banking and standard payroll fees apply. Any custom pricing negotiated will not be eligible for the balance-based discounts. See full Online Payroll disclosures in the Truist Additional Banking Services section of this Business Deposit Accounts Fee Schedule. Online Payroll fees and limits are per calendar month. For further questions contact your Truist Banker, Relationship Manager or Treasury Solutions Consultant.

G The Delta SkyMiles<sup>®</sup> Business Debit Card Annual Fee is charged 45 days after the open date of the card. For Truist Dynamic Business Checking account clients, the initial Annual Fee will be based on the sum of the highest monthly average balance of your combined Truist business deposit balances on that date. Thereafter, we will use the highest average monthly balance of the 3 most previous months to determine your annual fee. Annual Fee tiers are defined as follows: a) Highest 3 Month Average Balance of less than \$25,000 is charged an annual fee of \$120 b) Highest 3 Month Average Balance of \$25,000 and less than \$50,000 is charged an annual fee of \$90 and c) Highest 3 Month Average Balance of \$50,000 or more is charged an annual fee of \$60. Annual fee will be calculated at the end of the month prior to the annual fee being charged. For all other Business Checking accounts, the Annual Fee is \$120. See the Delta SkyMiles<sup>®</sup> Program Terms and Conditions for complete program details.

H Truist Small Business Lending loans and lines of credit are subject to credit approval. A loan applicant may be eligible for an interest rate discount of 0.25% to 0.50% on Small Business Lending loans and lines of credit. The interest rate discount is based on the Dynamic Business Checking - Deposit Balance Tier Benefits, as defined above, in effect on the loan application date. Small Business loan applicants and co-applicants are not allowed to combine interest rate discounts. One interest rate discount is permitted per loan. The interest rate discount shall be applied to the interest rate disclosed to loan applicant at the time of loan approval. The interest rate discount is non-transferable and is only available for loans/lines of credit originating through the Retail Community Bank, branch, phone, and online bank channels (Small Business Lending interest rate discounts are not available to business cards, commercial or corporate loans). Any additional promotional offers and terms will be disclosed to the loan applicant at the time of such offering.

I Benefit is per calendar month and will appear in the form of a Merchant Statement credit for the prior month. To receive benefit, Merchant account must be open, in good standing, and processing at least 1 sale of \$5 or greater for the month prior. Funds must be deposited into the Truist Dynamic Business account. Offer is limited to one incentive per business and its related entities and does not apply to second or multiple business relationships. Truist Merchant Services are subject to business type and credit approval.

J First free or discounted check order benefit applies to new accounts and existing accounts that have not previously ordered checks.

# Truist Business Checking Solutions

## Commercial Suite Checking

Ideal for growing commercial enterprises with moderate-to-high checking and cash management activity who need a solution that simplifies banking with a collection of banking and treasury services at an affordable, easy-to-understand monthly pricing.

**Minimum Opening Deposit** ..... \$100.00

**Monthly Maintenance Fee** ..... \$75.00  
(No Monthly maintenance fee for the first 65 days)

- To avoid monthly maintenance fee:
  - \$75,000 average ledger monthly balance in Commercial Suite Checking

### Monthly Transaction Fees

- First 1,000 total combined transactions<sup>A</sup> ..... No Charge
- Fee per each additional transaction over 1,000 ..... \$0.40

### Monthly Coin and Currency Deposited Fee

- Less than or equal to \$50,000 ..... No Charge
- Greater than \$50,000 (Per \$1.00) ..... \$.003

### Interest

This is a non-interest bearing account.

### Product Specific Benefits

- Incoming Domestic Wires
  - First four (4) incoming domestic wires ..... No Charge
  - Fee per incoming domestic wire over four (4) ..... \$25.00 each
- Remote Deposit Capture<sup>B</sup> ..... No Charge Monthly Maintenance Fee
- Commercial Online Banking - Digital Treasury Essentials Plan<sup>C</sup>
  - Digital Treasury Access ..... \$0.00 per client ID
  - Previous Day Information Reporting - Account Fee (monthly)
    - First 3 accounts ..... No Charge
    - Fee per number of accounts between 4 and 10 ..... \$10.00 per account
    - Fee per number of accounts greater than 10 ..... \$7.00 per account
  - Previous Day Information Reporting - Transaction Fee (monthly)
    - First 1,000 loaded items (across all accounts) ..... No Charge
    - Fee per item over 1,000 ..... \$0.35
  - Current Day Information Reporting - Account Fee ..... No Charge
  - Current Day Information Reporting - Transaction Fee ..... No Charge
  - Stop Payment - Maintenance Fee ..... No Charge
    - 6 mo. - 1 yr ..... \$20.00 per each stop payment
    - 18 mo. - 2 yr ..... \$25.00 per each stop payment
    - 3 yr. - 7 yr ..... \$30.00 per each stop payment
  - Digital Treasury Unlimited Account Transfers ..... No Charge
  - Digital Treasury Image Access/Retrieval ..... No Charge
  - Digital Treasury Check Management ..... No Charge
- ACH Origination<sup>D</sup> including Same-Day ACH from Digital Treasury ..... No Charge Monthly Maintenance Fee
- Fraud Solutions ..... No Charge Monthly Maintenance Fee
  - ACH Fraud Control<sup>B</sup> AND
  - Payee Positive Pay<sup>B</sup> from Digital Treasury
- Overdraft Protection Transfer Fee ..... No Charge
- No monthly maintenance fee for up to two Analyzed Checking accounts<sup>E</sup>
- \$100 discount applied to first order of business checks or intro packs.<sup>F</sup>
- Next Morning funds availability for Truist Merchant Services clients<sup>G</sup>
- No-fee, monthly analysis statement, including detailed information regarding checking and treasury management services separate from your deposit statement

<sup>A</sup> The term "Total Combined Transactions" refers to any combination of checks deposited and paid, debit and credit memos, deposit tickets, online bill payments and electronic debits and credits (including debit card transactions). The total includes the number of transactions in this product.

<sup>B</sup> Commercial Suite Checking comes with Remote Deposit Capture or Remote Deposit Capture Lite at no charge monthly maintenance fee. Other service fees apply. Requires set up through a Truist Treasury Solutions Consultant. Service terms apply. There are other grandfathered remote deposit capture plans that do carry a monthly maintenance fee with Commercial Suite Checking. Those include: OnSite Deposit Premium, OnSite Deposit Package and Remote Deposit. Other service fees also apply. Please consult with Truist Treasury Solutions Consultant for the best option and pricing for the business needs.

<sup>C</sup> Digital Treasury requires set up through a Truist Treasury Solutions Consultant. Commercial Suite Checking comes with the Digital Treasury Essentials Plan at no charge per client ID. Other Digital Treasury Plans are available at a different cost and carry different features. Please consult with a Truist Treasury Solutions Consultant to determine the best option and pricing for your business needs. Service terms apply.

<sup>D</sup> ACH Origination is subject to business type and qualification. Other ACH Origination fees apply. Service terms apply. Digital Treasury service fees apply. Please consult with Truist Treasury Solutions Consultant for the best option and pricing for the business needs. ACH Origination requires set up through Truist Treasury Solutions Consultant.

<sup>E</sup> The benefit is per relationship only (not per account). The benefit does not apply if the Commercial Suite Checking account closes or is changed to a different product type.

<sup>F</sup> First free or discounted check order benefit applies to new accounts and existing accounts that have not previously ordered checks.

<sup>G</sup> Only accounts funding to a Truist deposit account will receive next-morning funds availability. Next-morning funds availability for business days only; Friday, Saturday and Sunday batches will be available on Monday mornings.

Truist Merchant Services are subject to business type and credit approval. Service terms apply.

# Truist Business Checking Solutions

## Analyzed Checking / Corporate Edge® Checking

Ideal for businesses with high checking balances, high transaction volumes and advanced treasury management needs who want an earnings credit on balances to reduce or eliminate service charges.

<b>Minimum Opening Deposit</b> .....	\$100.00
<b>Monthly Maintenance Fee</b> .....	\$21.00
<b>Monthly Transaction Fees</b>	
• Credits	
– Credits posted – per credit <sup>A</sup> .....	\$0.90
– Items Deposited – per item .....	\$0.15
(In addition to credits posted)	
– ACH (Automated Clearing House) Received Credit – per item .....	\$0.20
• Debits	
– Check Paid and Other Debits – per item <sup>B</sup> .....	\$0.20
– ACH (Automated Clearing House) Received Debit – per item .....	\$0.20
<b>Monthly Coin and Currency Deposited Fee (Per \$1.00)</b> .....	\$0.0025

### Interest

This is a non-interest bearing account.

### Product Specific Benefits

- Service charges may be reduced or eliminated through an earnings credit.<sup>C</sup>
- The ability to group multiple Analyzed Checking accounts allows a consolidated analysis of balances and services to reduce or eliminate certain service costs.
- No-fee, monthly analysis statement, including detailed information regarding checking and treasury management services separate from your deposit statement.

*The prices listed for Analyzed Checking are also applicable to Brokered Analyzed Checking, Collateral Reserve Checking and Intercompany Checking*

## Analyzed Interest Checking

Ideal for businesses with high checking balances, high transaction volumes and advanced treasury management needs who want an earnings credit on balances to reduce or eliminate service charges and also earn interest on excess balances.

<b>Minimum Opening Deposit</b> .....	\$100.00
<b>Monthly Maintenance Fee</b> .....	\$50.00
<b>Monthly Transaction Fees</b>	
• Credits	
– Credits posted – per credit <sup>A</sup> .....	\$0.90
– Items Deposited – per item .....	\$0.15
(In addition to credits posted)	
– ACH (Automated Clearing House) Received Credit – per item .....	\$0.20
• Debits	
– Check Paid and Other Debits – per item <sup>B</sup> .....	\$0.20
– ACH (Automated Clearing House) Received Debit – per item .....	\$0.20
<b>Monthly Coin and Currency Deposited Fee (Per \$1.00)</b> .....	\$0.0025

### Interest

- For Analyzed Interest Checking accounts, interest is based on simple interest and credited to the account on the first business day after the 20th of the following month
- Variable rate that can change at any time at the Bank's discretion.

### Product Specific Benefits

- Interest is paid on excess balances above those needed to offset service charges.
- Service charges may be reduced or eliminated through an earnings credit.<sup>C</sup>
- The ability to group multiple Analyzed Interest Checking accounts allows a consolidated analysis of balances and services to reduce or eliminate certain service costs.
- No-fee, monthly analysis statement, including detailed information regarding checking and treasury management services separate from your deposit statement.

*The prices listed for Analyzed Interest Checking are also applicable to Intercompany Interest Checking*

<sup>A</sup> Credits posted is a fee for posting deposits (credits) to an account. Deposits include transactions made at a branch or ATM. They also include but are not limited to credits posted from account transfers, wire transfers, Real Time Payments (RTP) deposits, Image Cash Letter deposits, Remote Deposit, sweep transfers, online banking transfers and other electronic credits.

<sup>B</sup> Check Paid and Other Debits fee is a fee for posting checks or drafts (debits) for payment on the account. Debits include withdrawal transactions made at a branch, or ATM. They also include but are not limited to: debit card purchases, bill pay, sweep debits, wire transfers debits, Real Time Payments (RTP) transfers, certified checks, legal order debits and other electronic debits.

<sup>C</sup> Earnings Credit Rate (ECR). ECR is a variable rate and may change any time at the Bank's discretion, and may be a rate of zero. The earnings credit on all applicable accounts is calculated by applying a monthly periodic rate to the monthly average positive available balance in the account each month as follows: monthly average positive available balance x ECR / days in the year x days in the month. Unless otherwise agreed upon, earnings credit is applied to your account on a monthly basis, and unused earnings credit during a month cannot be used in following months. If the earnings credit for a given month is less than the total of service charges, then the applicable fees will be assessed to the account. For purposes of this paragraph, the term "average positive available balance" means the average account balance for the statement cycle less the average amount of each day's deposit that is in the process of collection.

# Truist Business Checking Solutions

## Commercial Interest Checking

Ideal for: medium to large businesses and non-profits that need easy access to funds and ability to maximize their interest income.

<b>Minimum Opening Deposit</b> .....	\$100.00
<b>Monthly Maintenance Fee</b> .....	\$21.00
<b>Monthly Transaction Fees</b>	
• Credits	
– Credits posted – per credit <sup>A</sup> .....	\$0.90
– Items Deposited – per item .....	\$0.15
(In addition to credits posted)	
– ACH (Automated Clearing House) Received Credit – per item .....	\$0.20
• Debits	
– Check Paid and Other Debits – per item <sup>B</sup> .....	\$0.20
– ACH (Automated Clearing House) Received Debit – per item .....	\$0.20
<b>Monthly Coin and Currency Deposited Fee (Per \$1.00)</b> .....	\$0.0025

### Interest

- Interest is compounded daily on the collected balance in the account and credited on the last day of the statement cycle.
- Variable rate that can change at any time at the Bank’s discretion.

### Product Specific Benefits

- No-fee, monthly analysis statement, including detailed information regarding checking and treasury management services separate from your deposit statement.

*This pricing also applies to Brokered Commercial Interest Checking.*

## Interest on Lawyers Trust Account (IOLTA) / or Interest on Trust Account (IOTA) / or Minor Judiciary Interest on Trust Account (MJ-IOTA) / or Maryland Affordable Housing Trust Account (MAHT)

Ideal for: businesses that pool their clients’ funds, including but not limited to lawyers and law firms, real estate brokers, judicious entities, etc.

<b>Minimum Opening Deposit</b> .....	\$100.00
<b>Monthly Maintenance Fee</b> .....	No Charge
<b>Monthly Transaction Fees</b>	
• Credits	
– Credits posted – per credit <sup>A</sup> .....	No Charge
– Items Deposited – per item .....	No Charge
(In addition to credits posted)	
– ACH (Automated Clearing House) Received Credit – per item .....	No Charge
• Debits	
– Check Paid and Other Debits – per item <sup>B</sup> .....	No Charge
– ACH (Automated Clearing House) Received Debit - per item .....	No Charge
<b>Monthly Coin and Currency Deposited Fee (Per \$1.00)</b> .....	No Charge

### Interest

- Simple interest is credited the first business day after the 5th of the following month. Interest is remitted to a separate entity in accordance with the rules governing IOLTA/IOTA/ /MJ-IOTA/MAHT accounts.
- Variable rate that can change at any time at the Bank’s discretion.

### Product Specific Benefits

- IOLTA/IOTA/MJ-IOTA are subject to rules governing attorney trust accounts in the state whose laws govern this account. These rules cover payment of interest and reporting of certain account activity (e.g. overdrafts, returned items, etc.) to third parties.
- It is the client’s responsibility to pay all transaction or service fees in connection with their IOLTA/IOTA account that cannot, based on state statute, be netted against interest. In order to establish an IOLTA/IOTA with Truist, the client must also provide a deposit account, with Truist or other financial institution, which will be linked to the IOLTA/IOTA/MJ-IOTA for purposes of billing fees that are the considered the responsibility of the client who is setting up the IOLTA/IOTA. That account is referred to as ‘Account-To-Charge’ (ATC). MAHT and MJ-IOTA accounts are not required to provide ATC. IOLTA/IOTA will be closed if the ATC is closed and no longer available.
- Monthly Account Analysis Statement at no charge.
- IOLTA/IOTA/MJ-IOTA/MAHT check orders are at no charge. Certain restrictions apply.

<sup>A</sup> Credits posted is a fee for posting deposits (credits) to an account. Deposits include transactions made at a branch or ATM. They also include but are not limited to credits posted from account transfers, wire transfers, Real Time Payments (RTP) deposit, Image Cash Letter deposits, Remote Deposit, sweep transfers, online banking transfers and other electronic credits.

<sup>B</sup> Check Paid and Other Debit fee is a fee for posting checks or drafts (debits) for payment on the account. Debits include withdrawal transactions made at a branch, or ATM. They also include but are not limited to: debit card purchases, bill pay, sweep debits, wire transfers debits, Real Time Payments (RTP) transfers, certified checks, legal order debits and other electronic debits.

# Truist Business Savings and Money Market Solutions

## Truist Simple Business Savings

Ideal for: businesses who want to set aside money in reserves.

**Minimum Opening Deposit** ..... \$100.00

**Monthly Maintenance Fee** ..... \$5.00

• To avoid monthly maintenance fee:

- \$250 minimum daily ledger balance OR
- \$500 average monthly ledger balance OR
- One recurring pre-authorized deposit or transfer of at least \$100 per monthly statement cycle

### Monthly Transaction Fees

- Credits
  - Credits posted ..... No Charge  
(This refers to any credits, including paper and electronic)
- Combined Deposited Items – per item (In addition to credits posted)
  - First 20 deposited items<sup>A</sup> ..... No Charge
  - Fee per deposited item over 20 ..... \$0.39

### Monthly Coin and Currency Deposited Fee

- Less than or equal to \$5,000 ..... No Charge
- Greater than \$5,000 (Per \$1.00) ..... \$0.003

### Withdrawals/Transfers

- Six (6) withdrawals and transfers per monthly statement cycle ..... No Charge
- Withdrawal Limit Fee<sup>B</sup> ..... \$15.00  
(per withdrawal over six (6) with a maximum of six (6) fees per statement cycle)

### Interest

- Interest is compounded daily on the full amount of the collected balance and credited on the last day of the statement cycle
- Variable rate that can change at any time at the Bank's discretion

*The prices listed for Truist Simple Business Savings are also applicable to Business Managed Money Rate Savings and Intercompany Money Rate Savings. Truist no longer assesses the Withdrawal Limit Fee for the Business Managed Money Rate Savings account.*

## Truist Business Money Market

Ideal for: businesses with savings balances who look for higher yield.

**Minimum Opening Deposit** ..... \$100.00

**Monthly Maintenance Fee** ..... \$10.00

• To avoid monthly maintenance fee:

- \$5,000 minimum daily ledger balance

### Monthly Transaction Fees

- Credits
  - Credits posted ..... No Charge  
(This refers to any credits, including paper and electronic)
- Combined Deposited Items – per item (In addition to credits posted)
  - First 10 deposited items<sup>A</sup> ..... No Charge
  - Fee per deposited item over 10 ..... \$0.39

### Monthly Coin and Currency Deposited Fee

- Less than or equal to \$5,000 ..... No Charge
- Greater than \$5,000 (Per \$1.00) ..... \$0.003

### Withdrawals/Transfers

- Six (6) withdrawals and transfers per monthly statement cycle ..... No Charge
- Withdrawal Limit Fee<sup>B</sup> ..... \$15.00  
(per withdrawal over six (6) with a maximum of six (6) fees per statement cycle)

### Interest

- Interest is compounded daily on the full amount of the collected balance and credited on the last day of the statement cycle
- Variable rate that can change at any time at the Bank's discretion

### Product Specific Benefits

- No charge for a package of single or duplicate deposit tickets.
- No charge for a package of withdrawal tickets.

<sup>A</sup> Combined deposited items refer to but are not limited to per check transaction deposited at locations that may include but are not limited to: branch, ATM, mobile, lockbox, vault or through the mail.

<sup>B</sup> The withdrawal limit fee applies, regardless of the balance, to all withdrawals and transfers made from a Truist business savings and/or money market account including those made at a branch, ATM, by mail or through any electronic means.



# Truist Public Fund Checking and Public Fund Money Market Solutions

## Basic Public Fund Checking

Ideal for: small municipalities and government agencies with low monthly check transactions and/or cash deposits.

**Minimum Opening Deposit** ..... \$100.00

**Monthly Maintenance Fee** ..... \$12.00

(No monthly maintenance fee for the first 65 days)

- To avoid monthly maintenance fee:
  - \$1,500 average monthly ledger balance OR
  - \$6,000 combined average monthly ledger balances in checking accounts (business/public fund/personal), money market savings accounts (business/ public fund/personal) and/or outstanding balances on business/personal Truist credit cards<sup>A</sup> OR
  - A qualifying transaction from a Truist Merchant Services account<sup>B</sup> OR
  - Use your Truist business debit card and/or business credit card to make at least \$1,000 in eligible purchases each month<sup>C</sup>

### Monthly Transaction Fees

- First 200 total combined transactions<sup>D</sup> ..... No Charge
- Fee per each additional transaction over 200 ..... \$0.50

### Monthly Coin and Currency Deposited Fee

- Less than or equal to \$10,000 ..... No Charge
- Greater than \$10,000 (Per \$1.00) ..... \$0.003

### Interest

This is a non-interest bearing account.

## Public Fund Interest Checking

Ideal for: small municipalities and government agencies that want to earn interest.

**Minimum Opening Deposit** ..... \$100.00

**Monthly Maintenance Fee** ..... \$15.00

- To avoid monthly maintenance fee:
  - \$6,000 average monthly ledger balance

### Monthly Transaction Fees

- First 150 total combined transactions<sup>D</sup> ..... No Charge
- Fee per each additional transaction over 150 ..... \$0.50

### Monthly Coin and Currency Deposited Fee

- Less than or equal to \$5,000 ..... No Charge
- Greater than \$5,000 (Per \$1.00) ..... \$0.003

### Interest

- Interest is compounded daily on the collected balance in the account and credited on the last day of the statement cycle.
- Variable rate that can change at any time at the Bank’s discretion.

A Subject to credit approval.

B Subject to business type and credit approval. A Truist Merchant Services qualifying transaction is a payment card settlement (e.g., Visa®, MasterCard®, American Express® or Discover®) from a Truist Merchant account deposited to a linked Truist checking account at least once for Basic Public Fund Checking during the monthly statement cycle.

C Truist debit cards are automatically available for Truist business checking accounts. Truist business credit cards are subject to credit approval. Qualifying purchases from Truist business credit cards are eligible, but purchases made with Truist Commercial Card Solutions are excluded. Eligible purchase amount threshold is calculated as follows: the business debit card purchase amount from the activity on your last deposit statement combined with the business credit card purchase amount from your last credit card statement (returns will reduce your debit and credit card purchase amounts). The following transactions performed on debit and/or credit cards do not apply: a) ATM b) refunds, returns or other adjustments c) cash advances or purchases of cash-like items, such as money orders, official checks, traveler’s checks, access checks and foreign currency d) balance transfers and convenience checks e) fees of any kind such as cash advance fees, balance transfer fees, late payment fees, annual fees, over-limit fees, foreign transaction fees, insurance charges, returned check fees, enrollment fees, nonsufficient funds (NSF) fees and related service and unauthorized charges.

D The term “Total Combined Transactions” refers to any combination of checks deposited and paid, debit and credit memos, deposit tickets, online bill payments and electronic debits and credits( including debit card transactions). The total includes the number of transactions in this product.

# Truist Public Fund Checking and Public Fund Money Market Solutions

## Public Fund Analyzed Checking

Ideal for: municipalities and government agencies with high checking balances, high transaction volumes and advanced treasury management needs who want an earnings credit on balances to reduce or eliminate service charges.

<b>Minimum Opening Deposit</b> .....	\$100.00
<b>Monthly Maintenance Fee</b> .....	\$21.00
<b>Monthly Transaction Fees</b>	
• Credits	
– Credits posted – per credit <sup>A</sup> .....	\$0.90
– Items Deposited – per item .....	\$0.15
(In addition to credits posted)	
– ACH (Automated Clearing House) Received Credit – per item .....	\$0.20
• Debits	
– Check Paid and Other Debits – per item <sup>B</sup> .....	\$0.20
– ACH (Automated Clearing House) Received Debit – per item .....	\$0.20
<b>Monthly Coin and Currency Deposited Fee (Per \$1.00)</b> .....	\$0.0025

### Interest

This is a non-interest bearing account.

### Product Specific Benefits

- Service charges may be reduced or eliminated through an earnings credit.<sup>C</sup>
- The ability to group multiple Public Fund Analyzed Checking accounts allows a consolidated analysis of balances and services to reduce or eliminate certain service costs.
- No-fee, monthly analysis statement, including detailed information regarding checking and treasury management services separate from your deposit statement.

## Analyzed Interest Checking – Public Fund

Ideal for: municipalities and government agencies with high checking balances, high transaction volumes and advanced treasury management needs who want an earnings credit on balances to reduce or eliminate service charges and also earn interest on excess balances.

<b>Minimum Opening Deposit</b> .....	\$100.00
<b>Monthly Maintenance Fee</b> .....	\$50.00
<b>Monthly Transaction Fees</b>	
• Credits	
– Credits posted – per credit <sup>A</sup> .....	\$0.90
– Items Deposited – per item .....	\$0.15
(In addition to credits posted)	
– ACH (Automated Clearing House) Received Credit – per item .....	\$0.20
• Debits	
– Check Paid and Other Debits – per item <sup>B</sup> .....	\$0.20
– ACH (Automated Clearing House) Received Debit – per item .....	\$0.20
<b>Monthly Coin and Currency Deposited Fee (Per \$1.00)</b> .....	\$0.0025

### Interest

- For Analyzed Interest Checking – Public Fund accounts, interest is based on simple interest and credited to the account on the first business day after the 20th of the following month.
- Variable rate that can change at any time at the Bank’s discretion.

### Product Specific Benefits

- Service charges may be reduced or eliminated through an earnings credit<sup>C</sup> and interest is paid on excess balances above those needed to offset service charges.
- The ability to group multiple Analyzed Interest Checking – Public Fund accounts allows a consolidated analysis of balances and services to reduce or eliminate certain service costs.
- No-fee, monthly analysis statement, including detailed information regarding checking and treasury management services separate from your deposit statement.

A Credits posted is a fee for posting deposits (credits) to an account. Deposits include transactions made at a branch or ATM. They also include but are not limited to credits posted from account transfers, wire transfers, Real Time Payments (RTP) deposit, Image Cash Letter deposits, Remote Deposit, sweep transfers, online banking transfers and other electronic credits.

B Check Paid and Other Debit fee is a fee for posting checks or drafts (debits) for payment on the account. Debits include withdrawal transactions made at a branch, or ATM. They also include but are not limited to: debit card purchases, bill pay, sweep debits, wire transfers debits, Real Time Payments (RTP) transfers, certified checks, legal order debits and other electronic debits.

C Earnings Credit Rate (ECR). ECR is a variable rate and may change any time at the Bank’s discretion, and may be a rate of zero. The earnings credit on all applicable accounts is calculated by applying a monthly periodic rate to the monthly average positive available balance in the account each month as follows: monthly average positive available balance x ECR / days in the year x days in the month. Unless otherwise agreed upon, earnings credit is applied to your account on a monthly basis, and unused earnings credit during a month cannot be used in following months. If the earnings credit for a given month is less than the total of service charges, then the applicable fees will be assessed to the account. For purposes of this paragraph, the term “average positive available balance” means the average account balance for the statement cycle less the average amount of each day’s deposit that is in the process of collection

# Truist Public Fund Checking and Public Fund Money Market Solutions

## Public Special Money Rate Checking

Ideal for: medium to large municipalities and government agencies that need easy access to funds and ability to maximize their interest income

<b>Minimum Opening Deposit</b> .....	\$100.00
<b>Monthly Maintenance Fee</b> .....	\$21.00

### Monthly Transaction Fees

- Credits
  - Credits posted – per credit<sup>A</sup>..... \$0.90
  - Items Deposited – per item..... \$0.15  
(In addition to credits posted)
  - ACH (Automated Clearing House) Received Credit – per item..... \$0.20
- Debits
  - Check Paid and Other Debits – per item<sup>B</sup>..... \$0.20
  - ACH (Automated Clearing House) Received Debit – per item..... \$0.20

<b>Monthly Coin and Currency Deposited Fee</b> (Per \$1.00) .....	\$0.0025
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### Interest

- Interest is compounded daily on the collected balance in the account and credited on the last day of the statement cycle.
- Variable rate that can change at any time at the Bank’s discretion.

### Product Specific Benefits

- No-fee, monthly analysis statement, including detailed information regarding checking and treasury solutions services separate from your deposit statement.

## Public Fund Money Rate Savings

Ideal for: municipalities and government agencies who want to earn higher interest on excess funds.

<b>Minimum Opening Deposit</b> .....	\$100.00
<b>Monthly Maintenance Fee</b> .....	\$5.00

- To avoid monthly maintenance fee:
  - \$250 minimum daily ledger balance OR
  - \$500 average monthly ledger balance OR
  - One recurring pre-authorized deposit or transfer of at least \$100 per monthly statement cycle

### Monthly Transaction Fees

- Credits
  - Credits posted – per credit .....
  - Combined Deposited Items<sup>C</sup> – per item (In addition to credits posted)  
First 20 deposited items .....
  - Fee per deposited item over 20.....

### Monthly Coin and Currency Deposited Fee

- Less than or equal to \$5,000 .....
- Greater than \$5,000 (Per \$1.00).....

### Withdrawals/Transfers

- Six (6) withdrawals and transfers per monthly statement cycle.....
- Withdrawal Limit Fee<sup>D</sup> .....

### Interest

- Interest is compounded daily on the full amount of the collected balance and credited on the last day of the statement cycle.
- Variable rate that can change at any time at the Bank’s discretion.

<sup>A</sup> Credits posted is a fee for posting deposits (credits) to an account. Deposits include transactions made at a branch or ATM. They also include but are not limited to credits posted from account transfers, wire transfers, Real Time Payments (RTP) deposit, Image Cash Letter deposits, Remote Deposit, sweep transfers, online banking transfers and other electronic credits.

<sup>B</sup> Check Paid and Other Debit fee is a fee for posting checks or drafts (debits) for payment on the account. Debits include withdrawal transactions made at a branch, or ATM. They also include but are not limited to: debit card purchases, bill pay, sweep debits, wire transfers debits, Real Time Payments (RTP) transfers, certified checks, legal order debits and other electronic debits.

<sup>C</sup> Combined deposited items refer to but are not limited to per check transaction deposited at locations that may include but are not limited to: branch, ATM, mobile, lockbox, vault or through the mail.

<sup>D</sup> The withdrawal limit fee applies, regardless of the balance, to all withdrawals and transfers made from a Truist business savings and/or money market account including those made at a branch, ATM, by mail or through any electronic means.

# Truist Additional Banking Fees and Services

## Business Debit Card and Business Automated Teller Machine (ATM) Services<sup>A</sup>

- Truist ATM Fee .....No Charge
- Non-Truist ATM Fee .....\$3.00  
*(Fee charged when using any domestic ATM except a Truist ATM.)*
- Non-Truist International ATM Fee .....\$5.00  
*(Fee charged for ATM transactions outside the United States, Puerto Rico and U.S. Virgin Islands.)*
- Debit Card Replacement Fee<sup>B</sup> ..... No Charge
- Debit Card Replacement – Rush Fee..... \$30.00
- Debit Card International Transaction Fee.....3% of transaction amount  
*(Fee charged for ATM and POS Purchase transactions performed or processed outside the United States, Puerto Rico and U.S. Virgin Islands. International transactions include purchase, credit voucher, ATM transaction and cash disbursement original and reversal transactions)*

## Check Services

- Check Fees .....Fees may vary  
*(Based on account type and style selection)*
- Non-Depositor Check Cashing Fee for non-Truist Checks .....\$8.00
- Non-Depositor Check Cashing Fee for On Us (Truist) Checks .....\$8.00  
*(Applies to checks cashed greater than \$50.00)*
- Non-Depositor Check Cashing Fee for On Us (Truist) Checks (NJ Only). No Charge

## Coin and Currency Services

- Branch Coin and Currency Change Order<sup>C</sup> (per order) .....\$5.00
- Currency Order Per \$1.00.....\$0.0013
- Coin Order Per Roll.....\$0.20
- Night Depository Service (Per bag processing fee).....\$2.00
- Coin Machine (Available in a limited number of branches)
  - Truist Clients (Less than or equal \$25.00) ..... No Charge
  - Truist Clients (Greater than \$25.00) .....5% of total amount
  - Non-Clients (All Amounts) ..... 10% of total

## Collection Services

- Incoming Domestic Collections Fee ..... \$10.00
- Outgoing Domestic Collections Fee..... \$25.00
- Domestic Collections Auto Draft Fee..... varies

## Confirmation/Verification Services

- Account Confirmation Verification .....\$30.00
- Audit Confirmation .....\$30.00

## Deposit Account Control Agreement (DACA) Services

- Restricted Non-Blocked Account Maintenance Fee .....\$250.00/monthly
- Restricted Blocked Account Maintenance Fee .....\$275.00/monthly
- Restricted Account Set-Up Fee (one time).....\$1,000

Deposit Account Usage Rate<sup>D</sup> ..... 0.1758%

## Funds Transfer between Truist Accounts Services

- Branch Transfer – Credit and/or Debit ..... No Charge
- Telephone Transfer - Credit and/or Debit.....No Charge  
*(Transfer initiated through Truist Contact Center or through the Integrated Voice Response (IVR))*

## International Services

- Branch-Initiated International Wire Transfer.....\$75.00
- Digital Treasury Wire Maintenance Fee ..... \$20.00 /monthly
- Digital Treasury International Wire Transfer .....\$36.00
- Corporate Call International Wire Transfer .....\$50.00
- Incoming International Wire Transfer<sup>E</sup> .....\$20.00
- Foreign Currency Bank Note Buys/Sales.....\$10.00
- Foreign Currency Drafts.....\$30.00
- Foreign Currency Overnight Delivery .....\$20.00
- Foreign Check Returned Item .....\$30.00 (Plus any foreign bank fee<sup>F</sup>)
- Foreign Check Collection .....\$75.00 (Plus any foreign bank fee<sup>F</sup>)
- US Dollars Checks Drawn on Canadian Banks .....\$7.50
- US Dollars Checks Drawn on European Banks .....\$35.00

A POS/ATM Spending Limits: Option 1 for Authorized Signer - POS \$7,500; ATM \$1,500. Option 2 for Authorized User - POS \$3,500; ATM \$1,000. Option 3 for Authorized User - POS \$1,500; ATM \$500. For more information on access options please refer to your Business Debit Card form provided to you with your Debit/ATM card.

B Truist reserves the right (either directly or through processors) to provide new debit card numbers (issued due to replacement/lost/stolen/natural expiration) to merchants you have authorized to utilize your current debit card account for recurring transactions. Temporary Debit Cards are issued at the branch with the same limits and waivers as the permanent Debit Card.

C Branch Coin and Currency Change Order fee does not apply to Truist Simple Business Checking, Truist Dynamic Business Checking, Commercial Suite Checking, Truist Simple Business Savings, Business Managed MRS, Truist Business Money Market, Public Fund Interest Checking, Public Fund Money Rate Saving, Basic Public Fund Checking, Intercompany MRS, Truist Community Checking.

D Deposit Account Usage Rate (previously known as Deposit Assessment Fee) calculates a monthly fee that includes various expenses incurred by the Bank for servicing accounts. The fee applies only to Analyzed Checking, Corporate Edge Checking, Public Fund Analyzed Checking, Analyzed Interest Checking, Analyzed Interest Checking - Public Funds, Collateral Reserve Checking and other accounts with ECR. It also applies to Commercial Interest Checking, Smart Sweep, Public Special Money Rate Checking, and IOLTA/IOTA. The fee is displayed on the Account Analysis statement as an annual rate. The fee is assessed on the average positive ledger balance for the month. The average positive ledger balance is divided by 100 and then multiplied by the annual rate and then divided by 12 to arrive to the charge amount for the month. The charge is variable and subject to change at any time without notice. The rate for IOLTA/IOTA only is 0.0444%. For IOLTA/IOTA only this fee is deducted from interest.

E For Incoming International Wire Transfers, intermediary financial institutions may deduct additional fees from incoming international wires, reducing the amount of proceeds credited to your account.

F Foreign bank fee: The net amount paid to you or credited to your account may be less than the face value of the item, due to fees being charged by the domestic or foreign paying bank and intermediary banks. Fees may vary.

# Truist Additional Banking Fees and Services

## Overdraft Fees

- Negative Account Balance Fee<sup>G</sup> ..... \$36.00
- Overdraft (OD)/Returned Item Fee<sup>H</sup> .....\$36.00 per item
- Overdraft Protection Transfer Fee (maximum one fee charged per day per linked account)
  - From a linked Truist business deposit account<sup>I</sup> .....\$12.50 per transfer
  - From a linked Truist business credit card .....4% of each Cash Advance for Overdraft Protection (\$10.00 minimum, \$75.00 maximum)<sup>J</sup>

## Research Services

- Check photocopy, viewed or printed ..... \$5.00/copy  
(Check Safekeeping and Enhanced Check Images with Statement clients receive their first three copies at no charge)
- Additional Account Research .....\$25.00/hour

## Returned Deposited and/or Cashed Item Services

- Returned Item Fee ..... \$12.00  
(This fee *does not* apply to the account types below<sup>M</sup>)
- RDI – Store Processing ..... No Charge
- Alternate Address Advice ..... No Charge
- Special Handling Maintenance Fee<sup>K</sup> .....\$10.00/monthly
  - Re-deposited (Re-cleared) Returned Item<sup>K, M</sup> ..... \$8.00 per item  
(This fee *does* apply to the account types below<sup>M</sup>)
  - Re-deposited (Re-cleared) Returned Item<sup>L</sup> .....\$20.00 per item
  - Deposited Item Return – Fax<sup>K</sup> ..... No Charge
  - Return Item Email Notification<sup>K</sup> ..... No Charge
  - RDI – Alternate Account<sup>K</sup> ..... No Charge
  - RDI – General Instructions<sup>K</sup> ..... No Charge
  - Secondary Notices Advice<sup>K</sup> ..... No Charge

## Statement and Check Image Services

- Online Statement ..... No Charge
- Check Safekeeping ..... No Charge  
(Only paid check transaction summary is included in the statement)

- Deposit Statements
  - Duplicate Deposit Statement (per monthly statement cycle) ..... \$5.00  
(An additional current statement that is mailed)
  - Hold Statement at Bank Fee (per monthly statement cycle) ..... \$5.00
  - Interim Statement .....\$10.00  
(A statement that is produced on a day other than the normal statement cycle cut date (next regular statement will include the activity since the interim statement cut))
  - Snapshot Statement ..... \$5.00  
(A statement that is produced on a day other than the normal statement cycle cut date (next regular statement will include all activity beginning with the last regular statement cycle cut date up to the current statement cut date))
  - Custom Calendar Statement Fee (per month) ..... \$10.00  
(A custom statement that is produced on a calendar cycle including, but not limited to weekly and or bi-weekly frequencies)
- Account Analysis Statements
  - Upon Request ..... No Charge
  - Duplicate Analysis Statement .....\$10.00  
(Fee is per monthly statement cycle. A statement that is mailed to an alternate address)
  - Account Analysis Invoice Fee ..... \$25.00  
(Billed Clients. Fee is per monthly statement cycle)
- Check Images
  - Check Images with Statement .....\$4.00/monthly  
(Fee per statement cycle. Front and back images of 5 paid checks per page are included in the statement)
  - Enhanced Check Images with Statement .....\$5.00/monthly  
(Front and back images of 3 paid checks per page are presented)
  - Additional fee per check image ..... \$0.06  
(Fee is waived for Truist Simple Business Checking, Basic Public Fund Checking, Public Fund Interest Checking, Truist Community Checking, Truist Dynamic Business Checking, Commercial Suite Checking, Truist Simple Business Savings, Public Fund MRS, Business Managed MRS, Truist Business Money Market and IOLTA accounts)

## Sweep Services

- Smart Sweep .....\$125.00/monthly
- Credit Line Sweep<sup>N</sup> ..... \$250.00/monthly
- Working Capital Solutions Credit Line Sweep<sup>N</sup> .....\$250.00/monthly

<sup>G</sup> Negative Account Balance Fee will be imposed one time when your posted (ledger) account balance remains overdrawn for seven consecutive calendar days. Truist starts counting on the day your posted (ledger) balance becomes negative. If the 7th calendar day falls on any non-bank processing day, the fee will be charged on the next posting day. For clients that decline Overdraft Coverage, this fee can still be charged, but excludes ATM and everyday debit card transactions. Fee applies to Truist Simple Business Checking, Truist Dynamic Business Checking, Commercial Suite Checking, Basic Public Fund Checking and Truist Community Checking accounts.

<sup>H</sup> Overdraft (OD)/Returned Item Fee applies to overdrafts created by checks, in-person withdrawals, ATM withdrawals, or other electronic means.

<sup>I</sup> Overdraft Protection Transfer Fee is charged to the protected account. For all accounts linked to a checking, savings, money market account, credit card or line of credit the amount transferred is the exact amount of the overdraft plus the Overdraft Protection Transfer fee (based on balance availability). For accounts linked to a line of credit, funds advanced for Overdraft Protection are subject to fees and finance charges under your line of credit agreement, in addition to the Overdraft Protection Transfer fee. Please see your agreement for more information. Public Fund accounts are not eligible for overdraft protection.

<sup>J</sup> Cash Advance for Overdraft Protection Transfer Fee is charged to the Truist business credit card for each checking account that receives an Overdraft Protection Transfer on the same day. Fee does not apply to Association Services Regular Checking, Association Services Interest Checking, Association Services Money Market Savings and Commercial Suite Checking.

<sup>K</sup> The monthly special handling maintenance fee applies in addition to services listed.

<sup>L</sup> Re-deposited (Re-cleared) Returned Item fee includes the fee for the Returned Item; certain account types excluded<sup>M</sup>. Special handling maintenance fee applies.

<sup>M</sup> Effective 7/24/2023, Business Regular Savings and Public Fund Regular Savings, Association Services Regular Checking, Association Services Interest Checking, and Association Services Money Market Savings. Effective 8/01/2023, Business Interest Checking, Public Fund Interest Checking, Business Value 200, Truist Simple Business Savings, Public Fund Money Rate Savings, Business Managed Money Rate Savings, Public Fund Checking, Truist Community Checking, Community Interest Checking, Civic Checking, Business Value 500 Checking, Truist Simple Business Checking, Commercial Suite Checking, Truist Dynamic Business Checking, Business High Performance Money Market, Truist Business Money Market, and Intercompany Money Rate Savings.

<sup>N</sup> The monthly sweep maintenance fee is per each account tied to the line of credit.

# Truist Additional Banking Fees and Services

## Truist Online Banking Services

- Basic Services
  - Truist Online Banking and Mobile App.....No Charge
  - Unlimited Online Bill Payment.....No Charge
  - Account Maintenance.....No Charge
  - Reported Items<sup>P</sup>.....No Charge
  - Account Maintenance (Commercial Account Only<sup>Q</sup>).....\$5.00/monthly
  - Reported Items<sup>P</sup> (Commercial Account Only<sup>Q</sup>).....\$0.35 per item
- Optional Services
  - Wires (see Wire Transfer Services for other related fees)
    - Wire Service.....No Charge
    - Domestic Wire Transfer.....\$20.00 per transaction
    - International Wire Transfer.....\$35.00 per transaction
    - Book Wire Transfer.....\$12.00 per transaction
  - ACH
    - ACH Service.....\$15.00/monthly
    - ACH Payments up to 15 (per month).....No Charge
    - ACH Payments greater than 15 (per month).....\$1.00 per transaction
    - ACH Notification of Change.....\$3.00
    - ACH Return Transaction.....\$5.00
    - ACH Batch Reversal.....\$50.00
    - ACH Transaction Reversal.....\$20.00
  - Direct Connect with QuickBooks®.....\$14.95/monthly
  - Direct Connect with Quicken®.....\$9.95/monthly  
(QuickBooks® and Quicken® are registered trademarks of Intuit, Inc.)
- Online Payroll Services
  - Implementation Fee.....\$50.00  
(One-time implementation fee per client EIN with 51 or more employees at time of enrollment).
  - Monthly Maintenance.....\$55.00/monthly  
(Per client EIN)
  - Employee Fee greater than 50.....\$2.00/monthly, per employee  
(The fee only applies when the number of employees during the monthly billing period is 51 or more. Fee is charged starting with the 51st employee).

- Adjustments.....\$155.00 per adjustment event
- Missing EIN.....\$105.00 per payroll processing  
(Per tax agency EIN).
- Direct Deposit Return.....\$45.00 per transaction
- Direct Deposit Reversal.....\$55.00 per transaction
- Expedited or Cancelled Payroll.....\$80.00  
(Per each expedited or cancelled payroll)
- Insufficient Funds.....\$36.00 per day with insufficient  
available balance to cover an online payroll file(s)
- Special Requests.....\$80.00 per hour
- Exception Processing.....\$45.00 per occurrence

## Wire Transfer Services

- Digital Treasury Wire Maintenance Fee.....\$20.00/monthly
- Digital Treasury Repetitive Wire Transfer.....\$12.00
- Digital Treasury Non-Repetitive Wire Transfer.....\$12.00
- Corporate Call Wire Maintenance Fee (per account).....\$20.00/monthly
- Corporate Call Domestic Non-Repetitive Wire Transfer.....\$30.00
- Corporate Call Domestic Repetitive Wire Transfer.....\$20.00
- Branch-Initiated Wire Transfer.....\$65.00
- Incoming Domestic Wire Transfer.....\$15.00
- Incoming International Wire Transfer<sup>Q</sup>.....\$20.00
- Wire investigation (per wire).....\$0.00
- Standing Order Domestic Outgoing Wire.....\$15.00
- Standing Order International Outgoing Wire.....\$50.00
- Returned Wire Transfer.....\$10.00
- Wire Repair.....\$10.00
- Wire Advice Phone.....\$20.00
- Wire Advice Fax.....\$8.00
- Wire Advice U.S. Mail.....\$7.00
- Wire Advice Email.....\$3.00

O The fee applies to Truist Online Banking business profile setups using a billing account in the following commercial product types: Analyzed Checking, Public Fund Analyzed Checking, Collateral Reserve Checking, Brokered Regular Checking, Brokered Commercial Interest Checking, Intercompany Checking, Intercompany Interest Checking, Corporate Edge Checking, Analyzed Interest Checking, Analyzed Interest Checking – Public Fund, Commercial Interest Checking, Public Special MRC. Contact your Truist Relationship Manager for questions regarding your Truist Online Banking business billing account type.

P A reported item is a debit or credit posting to a business deposit account.

Q For Incoming International Wire Transfers, intermediary financial institutions may deduct additional fees from incoming international wires, reducing the amount of proceeds credited to your account. Fees may vary.

# Truist Additional Banking Fees and Services

## Zelle Small Business

- Zelle Small Business Transaction Fee<sup>R</sup> .....1% of the received Zelle transaction dollar amount (*maximum fee of \$15 per transaction. This fee will be assessed for each Zelle payment received into your business checking, money market or savings account.*)

## Other Services

- Charged-Off Account Fee .....\$30.00
- Check-Paid Rejects<sup>S</sup> – per item ..... \$0.50
- Deposit Correction .....\$7.50
- Legal Process .....\$125.00 per notice (*or maximum amount allowed under the law, whichever is less*) (*IRS levy, state levy or writ of garnishment*)
- Money Order..... \$5.00
- Official Check .....\$10.00
- Overnight Delivery (per package) ..... \$10.00
- Stop Payment Order..... \$35.00

## Availability Options of Deposited Funds

- Standard availability<sup>T</sup> .....No Charge
- Immediate availability<sup>U</sup> ..... If Immediate Availability service is offered and accepted, the fee will be 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.
  - Mobile deposits only.
  - A single check deposit that is less than \$5 is not eligible for immediate availability.
  - This service may only be available to the product types below<sup>V</sup>

*For other fees, please contact your Truist Relationship Manager or local Truist branch. Truist offers additional treasury services not disclosed in this Business Deposit Accounts Fee Schedule. Pricing for additional treasury services is provided separately; contact your Truist Treasury Solutions Consultant for additional information.*

<sup>R</sup> Business account types that are eligible to use the Zelle for Small Business service include: Truist Simple Business Checking, Truist Community Checking, Truist Dynamic Business Checking, Commercial Suite Checking, Analyzed Checking, Truist Simple Business Savings, Truist Business Money Market.

<sup>S</sup> Fee applies only to Analyzed Checking and Public Fund Analyzed Checking accounts. A Check-Paid Reject is defined as an illegible item rejected by Truist's items processing equipment.

<sup>T</sup> Standard Availability: Transactions are processed each banking day (Monday through Friday except federal holidays) during nightly processing and are posted to your account. Check deposits will be posted to your account and available for use after nightly processing unless a hold is placed.

<sup>U</sup> Immediate Availability: Transactions are processed each banking day (Monday through Friday except for 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. **Currently available for Mobile Check Deposits Only.**

<sup>V</sup> Product Types: Business Interest Checking, Business Value 200 Checking, Truist Simple Business Savings, Truist Community Checking, Community Interest Checking, Business Value 500 Checking, Truist Simple Business Checking, Medical Advantage Business Checking, Medical Advantage Business Interest Checking, Truist Business Money Market, Truist Dynamic Business Checking.