



Personal Accounts Fee Schedule

SunTrust Bank: Alabama, Arkansas, Florida, Georgia, Tennessee, Maryland, Mississippi, North Carolina, South Carolina, Virginia, Washington D.C., West Virginia

Signature Advantage Banking SM									
Minimum Daily Collected Balance		Total Deposit Balance		Total Relationship Balance (includes loans)	Monthly Maintenance Fee				
\$25,000 or more		OR	\$50,000 or more	OR	\$250,000 or more				
\$24,999.99 or less		AND	\$49,999.99 or less	AND	\$249,999.99 or less				
					None				
					\$25.00				
<div><div>- <u>Minimum Opening Deposit:</u> \$100</div><div>- <u>Minimum Daily Collected Balance:</u> The sum of cash balances in the Signature Advantage Banking checking account.</div><div>- <u>Total Deposit Balance:</u> The sum of balances in the Signature Advantage Banking checking account PLUS statement linked SunTrust deposit accounts (checking, savings, money market, or CDs), Trust accounts, and IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc. (excludes annuities).</div><div>- <u>Total Relationship Balance:</u> The sum of balances in the Signature Advantage Banking checking account PLUS statement linked SunTrust deposit accounts (checking, savings, money market, or CDs), Trust accounts, IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc. (excludes annuities), SunTrust installment loans and equity lines of credit, including credit card, and SunTrust mortgage.</div><div>- <u>Interest Rate:</u> The interest rate earned is based on the following ledger balance tiers: Tier 1- \$9,999.99 or less, Tier 2- \$10,000 to \$24,999.99, Tier 3- \$25,000 to \$49,999.99, Tier 4- \$50,000 to \$99,999.99, Tier 5- \$100,000 to \$249,999.99, Tier 6- \$250,000 to \$499,999.99, Tier 7- \$500,000 to \$999,999.99, Tier 8- \$1,000,000 to \$1,999,999.99, Tier 9- \$2,000,000 or more.</div><div>- <u>Interest Calculation:</u> Interest is calculated and compounded daily on the collected balance and credited to your account monthly.</div><div>- <u>Check Images:</u> Check images are returned with the combined statement and paid checks cannot be returned.</div></div>									
Signature Advantage [®] Brokerage									
Minimum Combined Balance		Total Deposit Balance		Total Relationship Balance (includes loans)	Monthly Maintenance Fee	Annual Maintenance Fee			
\$25,000 or more		OR	\$50,000 or more	OR	\$250,000 or more	None			
\$24,999.99 or less		AND	\$49,999.99 or less	AND	\$249,999.99 or less	\$25.00			
						\$100.00			
						(waived with \$250,000 or more in Minimum Combined Balance OR \$500,000 or more in Total Relationship Balance)			
<div><div>- <u>Minimum Opening Deposit:</u> \$100</div><div>- <u>Minimum Combined Balance:</u> The sum of cash balances in the Signature Advantage Banking checking account and the market value of the associated Brokerage account introduced through SunTrust Investment Services, Inc. (Annuities included. IRA accounts excluded).</div><div>- <u>Total Deposit Balance:</u> The sum of balances in the Signature Advantage Banking checking account PLUS statement linked SunTrust deposit accounts (checking, savings, money market, or CDs), Trust accounts, and IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc. (includes annuities).</div><div>- <u>Total Relationship Balance:</u> The sum of balances in the Signature Advantage Banking checking account PLUS statement linked SunTrust deposit accounts (checking, savings, money market, or CDs), Trust accounts, IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc. (includes annuities), SunTrust installment and equity loans or lines of credit, including credit card, and SunTrust mortgage.</div><div>- <u>Interest Rate:</u> The interest rate earned is based on the following ledger balance tiers: Tier 1- \$9,999.99 or less, Tier 2- \$10,000 to \$24,999.99, Tier 3- \$25,000 to \$49,999.99, Tier 4- \$50,000 to \$99,999.99, Tier 5- \$100,000 to \$249,999.99, Tier 6- \$250,000 to \$499,999.99, Tier 7- \$500,000 to \$999,999.99, Tier 8- \$1,000,000 to \$1,999,999.99, Tier 9- \$2,000,000 or more.</div><div>- <u>Interest Calculation:</u> Interest for the FDIC-Insured interest bearing option is calculated and compounded daily on the collected balance and credited to your account monthly.</div><div>- <u>Check Images:</u> Check images are returned with the combined statement and paid checks cannot be returned.</div><div>- <u>Brokerage Commission and Fee Schedule:</u> Refer to your SunTrust Investment Services, Inc. Commission and Fee Schedule for commissions and fees that may apply.</div></div> <table><tr><td>Securities and Insurance products and services</td><td>Are not FDIC or any other government agency insured</td></tr><tr><td>Are not Bank Guaranteed</td><td>May Lose Value</td></tr></table>						Securities and Insurance products and services	Are not FDIC or any other government agency insured	Are not Bank Guaranteed	May Lose Value
Securities and Insurance products and services	Are not FDIC or any other government agency insured								
Are not Bank Guaranteed	May Lose Value								
Services provided by the following affiliates of SunTrust Banks, Inc.: Banking and trust products (including checking accounts) and services are provided by SunTrust Bank. Securities, insurance (including annuities and certain life insurance) and other investment services (including Brokerage accounts) are offered by SunTrust Investment Services, Inc., a SEC registered investment adviser and broker/dealer and a member of the FINRA and SIPC.									
Solid Choice Banking SM									
Balance Requirements					Monthly Maintenance Fee				
Effective through November 9, 2011		<ul style="list-style-type: none">\$5,000 or more Minimum Daily Collected Balance\$15,000 or more Other Linked Deposit Balances	OR		\$14.00				
					(waived with Balance Requirement)				
Effective November 10, 2011		<ul style="list-style-type: none">\$5,000 or more Minimum Daily Collected Balance\$10,000 Total Deposit BalanceSunTrust First Mortgage with SurePaySM	OR		\$17.00				
					(waived with Balance Requirement)				
<div><div>- <u>Minimum opening deposit:</u> \$100.</div><div>- <u>Minimum Daily Collected Balance:</u> The balances in the Solid Choice Banking account.</div><div>- <u>Other Linked Deposit Balances:</u> The sum of balances in other linked checking, savings, money market accounts, CDs and IRAs.</div><div>- <u>Total Deposit Balance:</u> The sum of balances in the Solid Choice Banking account and other linked checking, savings, money market, CDs, or IRA accounts.</div><div>- <u>SunTrust First Mortgage with SurePaySM:</u> Purchase first mortgage loans financed through SunTrust Mortgage, Inc. with payment automatically deducted* from this account using SurePaySM.</div><div>- <u>SurePaySM:</u> Monthly electronic debit* via ACH of SunTrust Mortgage loan payment from this account.</div><div>- <u>Interest Rate:</u> The interest rate earned is based on the following ledger balance tiers: Tier 1 - \$2,499.99 or less, Tier 2 - \$2,500 to \$9,999.99, Tier 3 - \$10,000 to \$24,999.99, Tier 4 - \$25,000 or more.</div><div>- <u>Interest Calculation:</u> Interest is calculated and compounded daily on the collected balance and credited to your account monthly.</div><div>- Check Safekeeping is a standard feature of this product. Check Image Statement is available for no charge.</div></div> <div>*Sufficient funds must be in your bank account at time of automatic debit.</div>									



Personal Accounts Fee Schedule

SunTrust Bank: Alabama, Arkansas, Florida, Georgia, Tennessee, Maryland, Mississippi, North Carolina, South Carolina, Virginia, Washington D.C., West Virginia

Everyday CheckingSM

Monthly Direct Deposit	Minimum Daily Collected Balance	Monthly Maintenance Fee	SunTrust Check Card Fee
Payroll ¹ Direct Deposit OR	\$500 or more	None	\$5.00 Applies when the ATM Card or Check Card is used for signature, PIN point of sale, or recurring Check Card transactions during the statement cycle.
No Payroll ¹ Direct Deposit AND	\$499.99 or less	\$7.00	

- Minimum opening deposit: \$100.
 - Minimum Daily Collected Balance: The balances in the Everyday Checking account.
 - Direct Deposit: Requires one or more ACH deposit of at least \$100 per deposit per statement cycle. Transfers from one account to another or deposits made at a banking location or ATM are excluded.
 - Check Safekeeping is a standard feature of this product. Check Image Statement is available for \$1 per month.
- ¹Payroll includes salary, Social Security Income, dividends, pensions or other regular monthly income from an employer or third party agency.

Student Checking

	Balance Requirement	Monthly Maintenance Fee	SunTrust Check Card Fee
Effective through February 29, 2012	None	None	None
Effective March 1, 2012	<ul style="list-style-type: none"> Payroll¹ Direct Deposit OR \$300 or more Minimum Daily Collected Balance in a linked² parent's/guardian's SunTrust personal checking account OR \$300 or more Minimum Daily Collected Balance in the Student Checking account 	\$4.00 (waived with Balance Requirement)	\$5.00 Applies when the ATM Card or Check Card is used for signature, PIN point of sale, or recurring Check Card transactions during the statement cycle.

- Minimum opening deposit: \$100.
- Minimum Daily Collected Balance: The daily balance in the Student Checking account.
- Direct Deposit: Requires one or more ACH deposit of at least \$100 per deposit per statement cycle. Transfers from one account to another or deposits made at a banking location or ATM are excluded.
- Check Safekeeping is a standard feature of this product. Check Image Statement is available for \$1 per month.
- Student Checking account will be automatically changed to Everyday Checking upon student's college graduation date or 5 years after account open date, whichever comes first.

¹Payroll includes salary, Social Security Income, dividends, pensions or other regular monthly income from an employer or third party agency.

²The link to the parent's/guardian's SunTrust personal checking account can be removed by the parent/guardian or by the Student Checking accountholder at anytime.

Note: In the event that the link to the parent's/guardian's SunTrust personal checking account is removed from the Student Checking account and the other Student Checking account balance requirement options are not met, the Student Checking account will be assessed the monthly maintenance fee.



Personal Accounts Fee Schedule

SunTrust Bank: Alabama, Arkansas, Florida, Georgia, Tennessee, Maryland, Mississippi, North Carolina, South Carolina, Virginia, Washington D.C., West Virginia

SunTrust Advantage Money Market Account®			
Available for SunTrust personal checking clients only			
Minimum Daily Collected Balance		Monthly Maintenance Fee	Excessive Withdrawal Fee¹
\$5,000 or more		None	\$15.00 per withdrawal over 6 per statement period
\$4,999.99 or less		\$15.00	
<div><div>- <u>Minimum opening deposit:</u> \$100.</div><div>- <u>Transaction Limitations:</u> Federal banking regulations limit you to six pre-authorized, telephone or on-line transfers to your other SunTrust Bank Accounts or to third parties. Additionally, this limitation includes checks, drafts or similar orders you make payable to a third party. The limitation applies per statement period. If you routinely exceed these limitations, the Bank may close the account or convert it to a checking account.</div><div>- <u>Interest Rate:</u> The interest rate earned is based on the following ledger balance tiers: Tier 1-\$2,499.99 or less, Tier 2- \$2,500 to \$9,999.99, Tier 3-\$10,000 to \$24,999.99, Tier 4-\$25,000 to \$49,999.99, Tier 5-\$50,000 to \$99,999.99, Tier 6-\$100,000 to \$249,999.99, Tier 7-\$250,000 to \$499,999.99, Tier 8-\$500,000 to \$999,999.99, Tier 9- \$1 million or more</div><div>- <u>Interest Calculation:</u> Interest is calculated and compounded daily on the collected balance and credited to your account monthly.</div><div>- Check Safekeeping is a required feature of this product.</div></div> <div>¹The excessive withdrawal fee is assessed, regardless of the balance, if more than six pre-authorized, telephone funds transfers or third party transactions are paid during the statement period. Applicable fees assessed at the time of withdrawal.</div>			
Live Solid Savings®			
Minimum Daily Collected Balance	Monthly Automatic Transfer from a SunTrust personal checking account	Monthly Maintenance Fee	Excessive Withdrawal Fee¹
\$1,000 or more	OR Minimum of \$25.00 Automatic Transfer per month	None	\$4.00 per withdrawal over 2 per month² (waived with Minimum Daily Collected Balance of \$2,500 or more)
\$999.99 or less	AND Less than \$25.00 Automatic Transfer per month	\$4.00	
<div><div>- <u>Minimum opening deposit:</u> \$100.</div><div>- <u>Transaction Limitations:</u> Federal banking regulations limit you to six pre-authorized, telephone or on-line transfers to your other SunTrust Bank Accounts or to third parties. Additionally, this limitation includes drafts or similar orders you make payable to a third party. The limitation applies per month. If you routinely exceed these limitations, the Bank may close the account or convert it to a checking account.</div><div>- <u>Interest Calculation:</u> Interest is calculated and compounded daily on the collected balance and credited to your account quarterly.</div><div>- <u>Interest Rate:</u> The interest rate earned is based on the following ledger balance tiers: Tier 1 - \$2,499.99 or less, Tier 2 - \$2,500 to \$9,999.99, Tier 3 - \$10,000 to \$24,999.99, Tier 4 - \$25,000 to \$49,999.99, Tier 5 - \$50,000 or more.</div><div>- Earn a one-time 2.00% bonus, up to \$50. Bonus is calculated on the average ledger balance of the Live Solid Savings account for the first 12 months. Bonus will be credited to the Live Solid Savings account on the one year anniversary of the Live Solid Savings account open date. Live Solid Savings account must be open and in good standing on the date that the bonus is paid to receive the bonus.</div></div> <div>¹The excessive withdrawal fee applies to items such as ATM, point-of-sale, over-the-counter withdrawals, ACH and telephone funds transfer transactions. Applicable fees assessed at the time of withdrawal.</div> <div>²Limit of 2 withdrawals per calendar month unless you are on a combined statement, in which case you are limited to 2 withdrawals per combined monthly statement cycle.</div>			
Personal Savings			
Minimum Daily Collected Balance	Monthly Automatic Transfer from a SunTrust personal checking account	Monthly Maintenance Fee	Excessive Withdrawal Fee¹
\$300 or more	OR Minimum of \$5.00 Automatic Transfer per month	None	\$4.00 per withdrawal over 2 per month² (waived with Minimum Daily Collected Balance of \$2,500 or more)
\$299.99 or less	AND Less than \$5.00 Automatic Transfer per month	\$4.00 (waived for minors under age 18)	
<div><div>- <u>Minimum opening deposit:</u> \$100. Minor Accounts (under age 18): \$25.</div><div>- <u>Transaction Limitations:</u> Federal banking regulations limit you to six pre-authorized, telephone or on-line transfers to your other SunTrust Bank Accounts or to third parties. Additionally, this limitation includes drafts or similar orders you make payable to a third party. The limitation applies per month. If you routinely exceed these limitations, the Bank may close the account or convert it to a checking account.</div><div>- <u>Interest Calculation:</u> Interest is calculated and compounded daily on the collected balance and credited to your account quarterly.</div></div> <div>¹The excessive withdrawal fee applies to items such as ATM, point-of-sale, over-the-counter withdrawals, ACH, and telephone funds transfer transactions. Applicable fees assessed at the time of withdrawal.</div> <div>²Limit of 2 withdrawals per calendar month unless you are on a combined statement, in which case you are limited to 2 withdrawals per combined monthly statement cycle.</div>			

Note: The minimum daily collected balance referenced in this schedule is the current daily ledger balance less the amount of any checks deposited that are in the process of being collected. The average monthly collected balance is calculated by adding the collected balance for each day of the statement period and dividing that figure by the number of days in the statement period. The Ledger Balance is the actual balance in your account on a specific day, and does not reflect any holds or pending transactions (transactions not yet posted).



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SunTrust Bank: Alabama, Arkansas, Florida, Georgia, Tennessee, Maryland, Mississippi, North Carolina, South Carolina, Virginia, Washington D.C., West Virginia

Deposit Services

Insufficient (NSF)/unavailable funds fee¹ (until 11/10/11)	\$36.00 per item
- Everyday Checking and Student Checking accounts only:	
• Very 1 st NSF item	\$25.00*
• 2 nd NSF item and on	\$36.00 per item
Overdraft (OD)/Returned item fee¹ (effective 11/10/11)	\$36.00 per item
- Everyday Checking and Student Checking accounts only:	
• Very 1 st OD/Returned item	\$25.00*
• 2 nd OD/Returned item and each additional item	\$36.00 per item

SunTrust will limit the number of fees you can incur per day to 6 NSF and 6 UAF fees. Effective 11/10/11, SunTrust will limit the number of fees you can incur per day to 6 Overdraft item and 6 Returned item fees.

SunTrust will not assess fees on overdraft/returned items that are less than \$5.

Extended overdraft fee²	\$36.00
Stop payment	\$36.00 each
Screen print statement	\$5.00 per statement
Deposited item returned penalty	
- Domestic	\$12.50 per item
- International	\$40.00 per item
Overdraft protection transfer³	\$12.50 per transfer

(maximum one per day)
- For accounts linked to a credit card or line of credit
• \$100 transfer increments (based on balance availability)
- For all accounts linked to a checking, savings, or money market account
• The amount transferred is the exact amount of the overdraft plus any applicable transfer fees (based on balance availability)

Closed account processing

(only 1 closed account processing fee applies)
- Account closed within first 6 months \$25.00
- Account closed in overdraft \$30.00

Dormant Account (FL accounts only) \$15.00 per month

Special Mail Handling (FL accounts only)

- Hold mail (branch pickup) \$25.00 per month
- Returned mail \$5.00 per month
- International mail \$5.00 per month

*Clients are ineligible for the discount if they have already incurred or after incurring one NSF item. (Effective 11/10/11, one OD/Returned item).

¹This fee applies to overdrafts created by checks, in-person withdrawals, ATM withdrawals, or other electronic means. One NSF item (effective 11/10/11, OD/Returned item) will be waived in a rolling 12 month period for Solid Choice Banking. Three NSF items (effective 11/10/11, OD/Returned item) will be waived in a rolling 12 month period for Signature Advantage Banking accounts.

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

³No charge for Live Solid Savings accounts.

Miscellaneous Services

Official Check¹	\$8.00 per item
Money Order¹	\$5.00 per item
Legal process	\$100.00 per notice (or maximum amount allowed under the law, whichever is less)
- IRS levy, state levy or writ of garnishment	

¹No charge for Solid Choice Banking and Signature Advantage Banking accounts.

Research Services

Item/statement photocopy¹	\$5.00 per copy
(If Check Safekeeping, first three copies provided at no charge each statement period.)	

¹No charge for Signature Advantage Banking accounts.

Wire Transfer Services

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

Customer Service

Telephone Banking	1-800-SUNTRUST (1-800-786-8787)
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Electronic Banking Services

SunTrust Check Card fee¹	\$5.00 per statement cycle
- Everyday Checking accounts only	

Automated Teller Machine (ATM) fees

SunTrust ATMs

- Per withdrawal, balance inquiry and transfer	No additional fee
- Full statement (where available) ²	\$2.00
- Mini statement ²	\$1.00

Other ATM networks (where accepted)³

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

Publix-Presto! ATMs³

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

Daily ATM withdrawal and point of sale purchase limits.⁴

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

Online Banking

- With Bill Pay	No charge
- Without Bill Pay	No charge
- Access	Unlimited

Online External Transfers

- Transfer from your accounts at other financial institutions	No charge
- Transfer to your accounts at other financial institutions ⁵	\$3.00 per transfer
- Send Money to other people ⁶	\$3.00 per transfer

PC Banking

- With Bill Pay ⁷	\$9.95 per month
- Without Bill Pay ⁷	\$5.95 per month
- Access	Unlimited

¹SunTrust Check Card fee applies when the ATM Card or Check Card is used for signature, PIN point of sale, or recurring Check Card transactions during the statement cycle.

²SunTrust fees do not apply to Signature Advantage Banking accounts.

³ATMs owned by non-SunTrust institutions may also add a surcharge to the amount of the withdrawal or charge a fee for a balance inquiry even if the transfer or withdrawal is not completed. SunTrust fees assessed for transactions done at non-SunTrust ATMs will not be charged for the first two transactions per statement cycle for Student Checking accounts. SunTrust fees assessed for transactions done at non-SunTrust ATMs will not be charged for the first four transactions per statement cycle for Solid Choice Banking accounts. In addition, SunTrust will refund up to \$10 in surcharge fees assessed at non-SunTrust ATMs per statement cycle for Solid Choice Banking accounts. SunTrust fees assessed for transactions done at non-SunTrust ATMs will not be charged and all ATM surcharge fees will be refunded for Signature Advantage Banking accounts.

Note: If the Card is used for transactions in a currency other than U.S. dollars, the exchange rate between the transaction currency and the billing currency used by MasterCard® for processing such foreign transactions is either (a) a rate selected by MasterCard® from the range of rates available in wholesale currency markets for the applicable transaction processing date, which rate may vary from the rate MasterCard® itself receives or (b) the government mandated rate in effect for the applicable transaction processing date, increased by up to three percent (3%). If a credit is subsequently given for a transaction, it will be decreased by up to three percent (3%). If the credit has a different transaction processing date, then the exchange rate of the credit can be greater/less than that of the original transaction. The currency conversion rate on the day before the transaction processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted on the Account. The converted amount shall be provided in U.S. dollars.

⁴A day is defined as 4:00 p.m. to 4:00 p.m. Eastern time the following day. MasterCard® cash advances, other than ATM withdrawals, obtained with your SunTrust Check Card are limited to \$1,000 per day. An amount equal to 100% of a deposit made at a SunTrust ATM, up to a daily maximum of \$100, is available for immediate withdrawal at an ATM; this amount may not be accessed through any other means until the deposit is verified.

⁵No fee for up to three (3) transactions per rolling 30-day period for Signature Advantage Banking accounts.

⁶No fee for one (1) Send Money transfer per rolling 30-day period for Signature Advantage Banking accounts.

⁷No monthly fee for Signature Advantage Banking accounts. No fee for Bill Pay for 90 days for all other accounts.

What You Need to Know about Overdrafts and Overdraft Fees

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

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

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

The remainder of this notice explains our standard overdraft practices.

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

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

- ATM transactions
- Everyday debit card transactions

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

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

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

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

What fees will I incur if SunTrust pays my overdraft?

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

1. Overdraft Item
2. Returned Item

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

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

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

Note: Overdraft Coverage is not available on Balanced BankingSM.

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

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

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

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

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

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

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

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

Name (please print)

First name, Middle initial, Last name

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

Area code - phone number ☐ Home ☐ Work ☐ Cell

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

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

Complete Account Number (13 digits):

Complete Account Number (13 digits):

Complete Account Number (13 digits):

Complete Account Number (13 digits):