



Truist at Work

You earned it.

**An exclusive employee benefit program to help you
manage your money today and empower your financial future.**

TRUIST 

You've got plans for your life.

Travel. Education. Chasing a personal passion. Wherever you want your life to take you, you'll need the financial freedom to get there.

Truist At Work makes it easier for you to manage your day-to-day financial needs and prepare for the future you want. And this exclusive program is available to you because your employer cares about your financial well-being. They are teaming up with Truist to offer you the tools and services to manage your money today and prepare for the future.

This program includes a comprehensive package of solutions to make your financial life better.

A comprehensive package of banking solutions

Access

Stay connected to your money

- Online and mobile banking features—including mobile check deposits, alerts, and Zelle®¹—a safe way to quickly send and receive money.
- Online tools for goal setting, budgeting, bill paying, and more.
- Convenient local branches and ATMs.
- Custom alerts, debit card controls, fraud monitoring, and our Zero Liability policy.²

Expertise

Guidance and steps to plan for a better now

- Knowledgeable experts—financial reviews and consultations on everyday banking, loans, investments, insurance,³ and more.
- Make a mind-money connection to enact overall positive change. Money and Mindset site—take the next step in empowering your life with helpful guidance and encouragement on how to plan for a better you.
- Tips and resources to keep your account safe and secure.

Rewards

Better value

- Cash-back deals⁴ at select merchants on Truist credit⁵ or debit cards.
- Rewards programs on eligible credit cards—so you can make the most of everyday purchases.
- Eligible for banking benefits with perks.

Investment and Insurance Products: Are not FDIC or any other government agency insured • are not bank guaranteed • may lose value

Checking and savings options that fit your life

	Truist Focus Checking	Truist Dimension Checking		
		Core Tier (Account balances less than \$25,000)	Select Tier (Account balances \$25,000-99,999.99)	Premier Tier (Account balances \$100,000 or more)
Monthly maintenance fee ⁶	\$ 15	\$20		
To avoid monthly maintenance fees (meet one qualifier)	• Make \$750 or more in total qualifying direct deposits⁷ per statement cycle. • Maintain an average ledger balance⁸ of \$1,000 or more per statement cycle. • Maintain a total combined balance⁹ of \$15,000 or more in Truist-related accounts¹⁰ across personal deposits and all investments¹¹ per statement cycle. • Link a related Truist personal mortgage of \$150,000+ aggregate (original loan amount).	• Make \$3,000 or more in total qualifying direct deposits⁷ per statement cycle. • Maintain a total combined monthly average ledger balance¹⁰ of \$10,000 or more in Truist-related accounts¹⁰ across personal deposits and all investments¹¹ per statement cycle. • Have a linked personal Truist credit card, mortgage, or loan.¹² • Hold a linked Truist Small Business Checking account.¹³		
No-fee non-Truist ATM transactions	Four per statement cycle (fees may be charged by ATM owner)	One per statement cycle plus one surcharge	Three per statement cycle plus three surcharges	Unlimited per statement cycle plus unlimited surcharges
Maintenance fee waived on a personal Truist Savings account	Yes	Yes	Yes	Yes
First order of personalized checks	Fee with certain check designs ¹⁴	Free	Free	Free
No-fee money orders and official checks	Yes	Yes	Yes	Yes
Waiver of overdraft protection transfer fees	Two per statement cycle	No	One per statement cycle	Unlimited
Additional benefits	Receive a 3x5 safe deposit box at no charge or a \$40 discount on a larger box (subject to availability).	Delta SkyMiles® Debit Card¹⁵ (optional) with an annual fee of \$95 10% loyalty bonus on eligible cash rewards ¹⁶ redeemed and deposited into an eligible Truist personal account or miles ¹⁷ redeemed through the Truist rewards program with eligible Truist personal credit cards. All credit cards are subject to credit approval.	Delta SkyMiles® Debit Card¹⁵ (optional) with an annual fee of \$75 (\$20 discount) 25% loyalty bonus on eligible cash rewards ¹⁶ redeemed and deposited into an eligible Truist personal account or miles ¹⁷ redeemed through the Truist rewards program with eligible Truist personal credit cards. All credit cards are subject to credit approval.	Delta SkyMiles® Debit Card¹⁵ (optional) with an annual fee of \$25 (\$70 discount) 50% loyalty bonus on eligible cash rewards ¹⁶ redeemed and deposited into an eligible Truist personal account or miles ¹⁷ redeemed through the Truist rewards program with eligible Truist personal credit cards. All credit cards are subject to credit approval.

	Truist Savings	Truist Online Savings
Online access	Yes	Exclusively
Minimum opening deposit ¹⁸	\$25	\$0
Monthly maintenance fee	\$5 waived with qualifying balance ¹⁹	None
Can be used as selected overdraft protection account? ¹⁸	Yes	Yes
Withdrawal limit fees ²⁰	\$5 per withdrawal over six with a maximum of six withdrawal limit fees per statement cycle	\$5 per withdrawal over six with a maximum of six withdrawal limit fees per statement cycle
Paper statement fee ²¹	\$3 Paper Statement Fee - No charge with Paperless Online Statement	\$3 Paper Statement Fee - No charge with Paperless Online Statement

Checking and savings accounts are just the beginning. We're here with lending, investment, insurance, and credit solutions to continue smoothly and securely on your financial journey.

Take charge of your financial life.

You work hard for your money. By providing this program, your company wants to make sure it's working just as hard for you. For more information, talk to a representative, visit **Truist.com/atwork**, stop by a Truist branch, or call **844-4TRUIST (844-487-8478)**.

We stand for better.

At Truist, our purpose is to inspire and build better lives and communities. Every day, the pursuit of better drives us—to empower clients with more choices, teammates with more fulfillment, and communities with more hope. We boldly believe in the power of what we can achieve together.

¹ U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

² Certain restrictions may apply. See complete details in the Truist Electronic Fund Transfer Agreement and Disclosure.

³ Services offered by the following affiliates of Truist Financial Corporation: Banking products and services, including loans, deposit accounts, trust and investment management services provided by Truist Bank, Member FDIC. Securities, brokerage accounts, insurance/annuities offered by Truist Investment Services, Inc. member FINRA, SIPC, and a licensed insurance agency where applicable. Insurance products and services are offered through McGriff Insurance Services, Inc., Life insurance products are offered through Truist Life Insurance Services, a division of Crump Life Insurance Services, Inc., AR license #100103477. Both McGriff and Crump are wholly owned subsidiaries of Truist Insurance Holdings, Inc. Investment advisory services offered by Truist Advisory Services, Inc., Sterling Capital Management, LLC, and affiliated SEC registered investment advisers. Sterling Capital Funds advised by Sterling Capital Management, LLC.

⁴ For complete details, refer to the Truist Deals Terms and Conditions at Truist.com. There is no monthly fee and no charge for enrolling in Truist Deals. Truist Personal Credit Cards, Personal and Business Debit Cards, and Money Account cards are eligible for Truist Deals. Truist Deals is a separate reward option for credit card clients and is not connected to the existing Truist Credit Card Rewards Program. Cash back earned through Truist Deals is not eligible for credit card Loyalty Cash Bonuses.

⁵ Credit cards are subject to credit approval.

⁶ Please review the Truist Personal Deposit Accounts Fee Schedule for a complete listing of all deposit account terms and conditions.

⁷ Direct deposits: A qualifying direct deposit is an electronic credit via ACH deposited to your account during the current statement cycle. Preauthorized 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.

⁸ Ledger balance: The actual balance in your account on a specific day, and does not reflect any holds or pending transactions.

⁹ 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.

¹⁰ Related accounts: Accounts are automatically related based on the primary and secondary owners of the account.

¹¹ For Truist Wealth Checking and Truist AMA, investments include assets held in a traditional brokerage account, fee-based assets under management, annuities, and IRAs.

¹² Linked Truist personal credit card, mortgage, or consumer loan: The following accounts will qualify to waive the monthly maintenance fee: a Truist personal credit card, personal mortgage, or a consumer loan (including LightStream®).

¹³ 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 Checking (no longer offered).

¹⁴ 50% discount on other personal check designs.

¹⁵ Delta SkyMiles® Debit Card annual fee: The annual fee is charged 45 days after the open date of the card. For Truist Dimension Checking accounts, the initial annual fee will be based on the sum of highest monthly average ledger balance of your combined eligible Truist consumer deposit balances on that date. Eligible Truist consumer deposit balances includes all checking, savings, certificate of deposit, individual retirement account and/or all consumer investments through Truist Investment Services, Inc. titled in the owner or the co-owner's name. Thereafter, for Truist Dimension and Signature Advantage Checking (no longer offered), we will use the highest average monthly ledger balance of the 3 most previous months to determine your annual fee. Annual fee tiers are defined as follows: a) highest 3 month average ledger balance of less than \$25,000 is charged an annual fee of \$95; b) highest 3 month average ledger balance of \$25,000 and less than \$100,000 is charged an annual fee of \$75; and c) highest three month average ledger balance of \$100,000 or more is charged an annual fee of \$25. Annual fee will be calculated at the end of the month prior to the annual fee being charged. For Truist Wealth and Truist Asset Management Checking account clients, the annual fee will be discounted to \$0. For Delta SkyMiles® cards opened before July 15, 2015, and not associated with a Truist Dimension Checking or Signature Advantage Checking account, the annual fee is \$95. For clients whose relationship segment changes, the annual fee will be adjusted upon the next annual fee billing date.

¹⁶ You will receive a 10% Loyalty Cash Bonus added to your cash redemption amount when you electronically deposit your Cash Rewards redemption into your eligible Truist personal checking, personal savings, or personal money market account. If you have a Truist Dimension Checking account or Signature Advantage Checking account and also electronically deposit your Cash Rewards redemption into your eligible Truist personal checking, personal savings, or personal money market account, you may receive either a 25% or 50% Loyalty Cash Bonus added to your cash redemption amount; if applicable, this 25% or 50% Loyalty Cash Bonus would replace the 10% Loyalty Cash Bonus described above. We determine and award your Loyalty Cash Bonus at the same time as your cash rewards redemption. For Truist Dimension Checking account or Signature Advantage Checking account clients, 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 consumer deposit and investment balances. We will use the highest average monthly balance amongst those 3 monthly reviews to assign your Loyalty Cash Bonus percentage as follows: 50% Loyalty Cash Bonus if combined eligible consumer balances are \$100,000 or greater; 25% Loyalty Cash Bonus if combined eligible consumer balances are between \$25,000 and \$99,999.99; 10% Loyalty Cash Bonus if combined eligible consumer balances are less than \$25,000.

¹⁷ If you have a Truist personal checking, personal savings, or personal money market account and use the Program to redeem Miles for travel reward offerings, you will receive a 10% Loyalty Travel Bonus added to your available Program Miles. For example, 2,500 Miles would include an additional 250 Miles totaling 2,750 Miles available to redeem for travel reward offerings. These Loyalty Travel Bonus Miles are only added when you redeem Miles for travel reward offerings in the Program. If you have a Truist Dimension Checking account or Signature Advantage Checking account and use the Program to redeem Miles for travel reward offerings, you may receive either a 25% or 50% Loyalty Travel Bonus added to your available Program Miles; if applicable, this 25% or 50% Loyalty Travel Bonus would replace the 10% Loyalty Travel Bonus described above. We determine and award your Loyalty Travel Bonus at the same time as your Miles rewards redemption for Program travel offerings. For Truist Dimension Checking account or Signature Advantage Checking account clients, 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 consumer deposit and investment balances. We will use the highest average monthly balance amongst those 3 monthly reviews to assign your Loyalty Travel Bonus percentage as follows: 50% Loyalty Travel Bonus if combined eligible consumer balances are \$100,000 or greater; 25% Loyalty Travel Bonus if combined eligible consumer balances are between \$25,000 and \$99,999.99; 10% Loyalty Travel Bonus if combined eligible consumer balances are less than \$25,000.

¹⁸ Automatic overdraft protection transfer fees may apply. See our Personal Deposit Accounts Fee Schedule for more information. Other account types may also be used for overdraft protection. Please visit your local Truist financial center or call 844-4TRUIST (844-487-8478) for more options. Automatic overdraft protection transfers in excess of two per statement are charged \$9 per transfer (limit of one fee per linked account per day).

¹⁹ Maintain a minimum daily ledger* balance of \$300. For additional ways to waive monthly maintenance fees, see the product and pricing guide.

²⁰ Withdrawal Limit Fee: The withdrawal limit fee applies, regardless of the balance, to all withdrawals and transfers made from a Truist personal savings and/or money market account including those made at a branch, ATM, by mail or through any electronic means.

²¹ Paperless Online Statement: Electronic/Online statement provided through Online Banking each statement cycle. Clients must select the option to no longer receive paper account statements through U.S. mail or a \$3 monthly fee applies. Online Banking is required to access paperless online statements.

Investment and Insurance Products: Are not FDIC or any other government agency insured • are not bank guaranteed • may lose value

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