

# Douglas County School

Simple ways to avoid a \$12.00 fee

- \*Direct deposit of \$500 per month
- \*Maintain a total balance of \$500 in Truist related accounts
- \*Have a Truist personal credit card, Mortgage, or consumer loan
- \*Be a student under the age of 25

## Truist One Checking Level 2 Benefits

- 1 no fee Non-Truist ATM transaction with surcharge rebate per month
- 1 no fee Money Order AND Official Check per month
- 1 no fee Savings Account
- 1 Additional Checking Account
- \$100 Negative Account Balance Buffer\*
- No overdraft or related fees
- Truist Deals / digital Banking

## Truist Confidence Checking

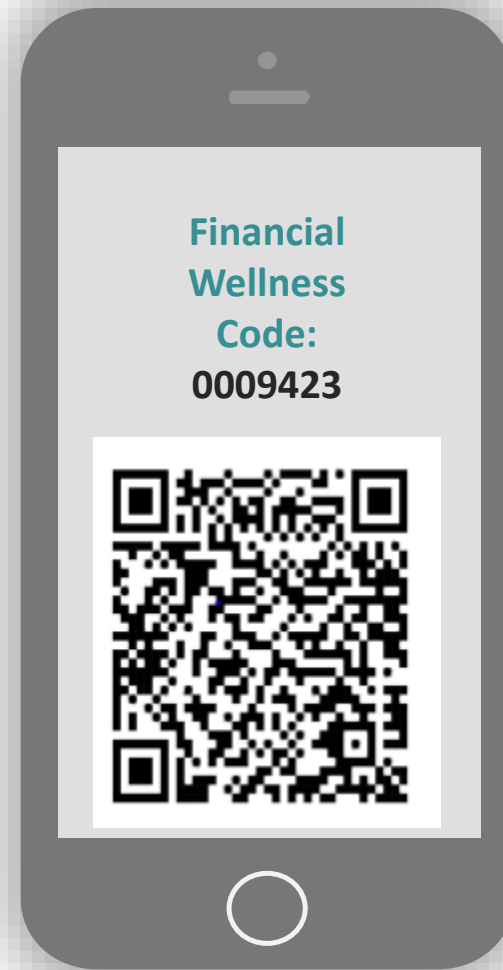
- Checkless banking
- Maintenance fee waived with \$500 TOTAL deposits OR 10 qualified transactions per month – No Overdraft

## •Money & Mindset

- Reframe your relationship to money, a positive mindset can lead to positive changes. Be sure to check out Money & Mindset today to sign up for newsletters with up to date information.

## •Full Service options to benefit you

- Wherever you are on your financial path Truist has products and services to fit your needs. Contact me about any financial solutions we discussed today or any questions you may have.
- [Cheryl.Shelnutt@truist.com](mailto:Cheryl.Shelnutt@truist.com) Phone -770-304-7745
- The One Account that has your Back , the more you grow the more perks you get!



Take the first step today to being in control of your money.

## Truist Mobile Banking

Money management services for fast, easy access to your complete financial picture.

## Truist Deals

Earn money with Truist Deals, a program that provides you cash back offers based on your purchase history.

\*To qualify for Negative Balance Buffer the following requirements must be met:

- Account is opened for 35 days
- Account has been funded with a positive balance
- A direct deposit of at least \$100 per month for 2 consecutive months
- A \$100 monthly direct deposit must occur to remain qualified



# Earn higher interest and easily access your savings with a Truist One Money Market Account.

**In-branch special promotional offer:**

**2.96%**

Interest Rate<sup>2</sup>

**3.00%**

Annual Percentage Yield<sup>2</sup>

Earn a higher interest rate than our traditional savings account with a Truist One Money Market Account. You can get started today with only a \$50 minimum opening deposit from a non-Truist account<sup>1</sup>.

**The Truist One Money Market Account is a great choice if you:**

- Maintain at least \$1,000 in your account so you can avoid paying a monthly maintenance fee<sup>3</sup>.
- Are focused on reaching a larger savings goal.
- Like easy access to your money with a debit card or checks<sup>4</sup>.
- Want to link your savings to a Truist personal checking account for Overdraft Protection.

**Let's help you get one step closer to your goals.**

**Talk to a teammate today about this special promotional offer, only available in Truist branches.**

<sup>1</sup>The Truist One Money Market Account requires a \$50 minimum opening deposit. To qualify for this offer, open a new Truist One Money Market Account in a Truist branch and deposit funds not already on deposit with Truist. Clients with an existing Truist money market account are not eligible.

<sup>2</sup>The Truist One Money Market Account interest tiers are based on the following ledger balance tiers: Tier 1 - \$0.01 to \$999.99; Tier 2 - \$1,000 to \$9,999.99; Tier 3 - \$10,000 to \$49,999.99; Tier 4 - \$50,000 to \$99,999.99; Tier 5 - \$100,000 to \$249,999.99; Tier 6 - \$250,000 or greater. The variable annual percentage yield (APY) is 3.00% for Tiers 1-6 for accounts opened in branch. The variable interest rate is 2.96% for Tiers 1-6 for accounts opened online. The standard interest rate and APY are both 0.01% for Tiers 1-6 for accounts opened online. At the bank's discretion, the variable interest rate and APY may change at any time. The interest rates are accurate as of January 3, 2023 and are subject to change without notice at any time after the account is opened. Fees may reduce earnings.

<sup>3</sup>Maintenance and service fees apply. The \$12 monthly maintenance fee can be waived for the Truist One Money Market Account for each statement cycle by maintaining a minimum ledger balance of \$1,000 or more. See Personal Deposits Accounts Fee Schedule for further details.

<sup>4</sup>The \$15 Withdrawal Limit Fee is assessed, regardless of balance, for each withdrawal over six with a maximum of six Withdrawal Limit Fees per statement cycle. The Withdrawal Limit Fee applies, regardless of balance, to all withdrawals and transfers made from a Truist personal money market account including those made at a branch, ATM, by mail or through any electronic means. The only transactions not counted toward the monthly limit of six are bank-initiated transactions and transactions required for legal reason.

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Truist One Checking

# The One account has your back

## Truist One Checking account for students

With perks designed to last a lifetime—and that automatically upgrade as your balances grow—Truist One Checking<sup>1</sup> is the only checking account you'll ever need. Even if it's your first one.



### Perks for now. And later.

- No overdraft fees.
- \$100 Negative Balance Buffer<sup>2</sup> to help cover accidental overspends.
- You'll be automatically upgraded as your balances with us grow. That means you won't have to worry about switching to a "grown-up" bank account later.
- Get a customizable debit card with cash back deals<sup>5</sup> that you can add to your mobile wallet.



### Bank on your schedule—whatever it is.

- Deposit checks using our app and your smartphone. (Thanks for the gift, Grandma!)
- Create mobile alerts to keep tabs on your account.
- Send—and get—money with Zelle<sup>®3</sup>



### Savings? Sweet.

- The \$12 monthly maintenance fee is waived for students under 25. And there are other ways to waive<sup>4</sup> once you graduate—like having direct deposit.
- The monthly maintenance fee for a Truist One Savings account is always waived when it's linked to a Truist One Checking account.
- Save the planet—and \$3/month—by enrolling in paperless statements.<sup>6</sup>
- Use any of Truist's more than 3,000 ATMs for free.

Plan your financial path ahead with help from Truist.

Visit [Truist.com](https://www.truist.com).

Call 844-4TRUIST (844-487-8478).

Stop by your nearest Truist branch.

<sup>1</sup> Refer to the Account Overview Guides and the Personal Deposit Accounts Fee Schedule for detailed information regarding each feature, benefit and/or fees listed for each product.

<sup>2</sup> To initially qualify requirements below must be met for the Negative Balance Buffer:

- Account must be opened for a minimum of 35 calendar days
- Account must be funded and have a positive balance
- A single direct deposit of at least \$100 per month must be made for 2 consecutive months

To remain qualified for the Negative Balance Buffer, the requirement below must be met:

- A recurring direct deposit of at least \$100 per month.

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

For accounts that qualify for the Negative Balance Buffer and also have Overdraft Protection, Truist will use the Negative Account Buffer first. If the account has neither, transactions that exceed the account balance will be declined or returned.

The Negative Balance Buffer is only available with Truist One Checking and allows clients to overdraw their account up to \$100. Initial and ongoing eligibility requirements apply. If the Negative Balance Buffer is not available (and the account does not have Overdraft Protection), transactions that exceed the account balance will be declined or returned.

<sup>3</sup> Zelle<sup>®</sup> and the Zelle<sup>®</sup>-related marks are wholly owned by Early Warning Services, LLC, and are used herein under license. Zelle<sup>®</sup> is available to almost any bank account in the U.S. Must have a bank account in the U.S. to use Zelle<sup>®</sup>. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle<sup>®</sup>. When using Zelle<sup>®</sup>, be sure to have correct contact information and treat Zelle<sup>®</sup> the same as sending cash.

<sup>4</sup> Waive your monthly maintenance fee by:

- Making \$500 or more in total qualifying Direct Deposits per statement cycle OR
- Maintain a total combined ledger balance of \$500 or more in Truist related accounts across personal deposits and all investments as reflected on the business day before your statement cycle end date OR
- Having a personal Truist credit card, mortgage or consumer loan, excluding LightStream<sup>®</sup> OR
- Having a linked Small Business Checking Account OR
- Students under the age of 25

Monthly maintenance fee waiver for a student under the age of 25 requires that they are listed as the primary owner. The waiver is applied automatically at account opening and expires on the 25th birthday of the student or their stated graduation date, whichever comes later. On this date, the account is subject to all applicable fees, including the monthly maintenance fee unless at least one criterion is satisfied.

<sup>5</sup> For complete details, refer to the Truist Deals Terms and Conditions. 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. The Truist Deals Program is separate and independent from any Truist Consumer Credit Card Rewards Program in which you are enrolled related to your Truist Consumer Credit Card Account(s). Any cash back earned through the Truist Deals Program is not eligible for any deposit bonus or other incentives that may be available when you redeem your Truist Consumer Credit Card Rewards. Deals offered through the Truist Deals Program are available apart from any rewards you may earn through any Truist Consumer Credit Card Rewards Program and will not accrue in your Truist Consumer Credit Card Rewards Program account.

<sup>6</sup> 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 e-statements.