

# Signature Money Market Savings Account Overview

Take advantage of an account that earns a competitive interest rate and provides easy access to your funds anywhere, anytime.



At SunTrust, we're dedicated to providing you with a clear, easy-to-understand summary of your account. Visit [suntrust.com/thefacts](https://suntrust.com/thefacts) to learn more about tracking balances and managing your money and account fees.

Account Opening, Closing and Usage	Minimum Deposit Needed to Open Account	<b>\$100.</b>										
	Monthly Maintenance Fee	<b>\$15.</b>										
	Paper Statement Fee	<b>\$0.</b> There is no paper statement fee for the Signature Money Market Savings account.										
	Requirements to Waive the Monthly Maintenance Fee	<ul style="list-style-type: none"> <li>Set up a minimum \$100 monthly automatic transfer from a SunTrust personal checking account</li> <li>Maintain a \$5,000 minimum daily collected balance</li> </ul> <p>The Monthly Maintenance Fee is waived for each month in which one automated transfer (\$100 minimum) occurs <b>OR</b> a minimum daily collected balance of \$5,000 is maintained. Automated transfers must come from a SunTrust personal checking account. ATM transactions and over-the-counter transactions do not apply. Please see Fee Schedule for further details.</p>										
	Excessive Withdrawal Fee	<p><b>\$15</b> is assessed, regardless of balance, for each excessive withdrawal if more than six pre-authorized telephone funds transfers or third-party transactions are paid during the statement cycle, with a maximum of six. Applicable fees are assessed at the time of the withdrawal. Please see Fee Schedule for further details.</p> <p>The excessive withdrawal fee applies, regardless of the balance, to transactions such as debit card transactions, checks, electronic transactions (ACH), automatic payments, bill payments, Overdraft Protection transfers, online and mobile/tablet deposit account transfers, and wire transfers.</p>										
	Pays Interest	<b>Yes.</b> Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings.										
	Interest Tiers	<p>The interest tier earned is based on the following ledger balance tiers:</p> <table border="0"> <tr> <td>Tier 1 - \$2,499.99 or less</td> <td>Tier 6 - \$100,000 to \$249,999.99</td> </tr> <tr> <td>Tier 2 - \$2,500 to \$9,999.99</td> <td>Tier 7 - \$250,000 to \$499,999.99</td> </tr> <tr> <td>Tier 3 - \$10,000 to \$24,999.99</td> <td>Tier 8 - \$500,000 to \$999,999.99</td> </tr> <tr> <td>Tier 4 - \$25,000 to \$49,999.99</td> <td>Tier 9 - \$1 million or more</td> </tr> <tr> <td>Tier 5 - \$50,000 to \$99,999.99</td> <td></td> </tr> </table>	Tier 1 - \$2,499.99 or less	Tier 6 - \$100,000 to \$249,999.99	Tier 2 - \$2,500 to \$9,999.99	Tier 7 - \$250,000 to \$499,999.99	Tier 3 - \$10,000 to \$24,999.99	Tier 8 - \$500,000 to \$999,999.99	Tier 4 - \$25,000 to \$49,999.99	Tier 9 - \$1 million or more	Tier 5 - \$50,000 to \$99,999.99	
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Bonus	<b>No.</b> Bonus is not available with the Signature Money Market Savings account.											
Account Statement	Monthly statement is provided.											
Minor Account	Account is not intended to be set up as a minor account.											
Dormant Account (FL accounts only)	<b>\$15</b> per month. Applies after 12 months of client inactivity and at least one month of returned mail.											
Overdraft and Returned Item Fees	Overdraft Item Fee	<b>\$36</b> per item.										
	Returned Item Fee	<b>\$36</b> per item.										
	Maximum Number of Overdraft Item and Returned Item Fees per Day	Six total Overdraft and Returned Item Fees per day.										
	Extended Overdraft Fee	<b>\$36.</b> After five consecutive business days of a negative balance.										
	Under \$5 Transactions	For transactions under <b>\$5</b> , SunTrust will waive Overdraft and Returned Item Fees.										
	Overdraft Protection Transfer Fee	As long as you have sufficient funds in your linked account, you'll pay a <b>\$12.50</b> transfer fee for each day a transfer is required.										
Overdraft Options	<p><b>Overdraft Coverage</b></p> <p><b>Default Decline Option:</b> SunTrust will not pay any one-time debit card and ATM transactions that would overdraw your account. This means your account is set up to decline any ATM or one-time debit card transactions that may overdraw your account. Since these transactions will be declined when you have insufficient funds, you will not be charged the overdraft paid fees for ATM or one-time debit card transactions. We may pay overdrafts for other types of transactions such as checks and fees may be incurred.</p> <p><b>Transactions Paid Option:</b> SunTrust may pay ATM and one-time debit card transactions that would overdraw your account. This means you choose to allow us to authorize one-time debit card purchases and ATM transactions when you do not have enough money available in your account. SunTrust pays overdrafts at our discretion, which means that we do not guarantee that we will always authorize and pay any type of transaction. A <b>\$36</b> fee may be assessed each time an overdraft is paid for transaction amounts of \$5 or greater.</p>											

<b>Overdraft Options</b>	Overdraft Protection	<p>This service helps you avoid overdrafts by linking your checking accounts to another SunTrust deposit account, credit card, personal line of credit or Overdraft Assurance<sup>SM</sup> line of credit and transferring funds when necessary.</p> <ul style="list-style-type: none"> <li>Overdraft Protection automatically transfers funds from your other SunTrust deposit account, credit card, home equity line of credit or other line of credit on the day the overdraft occurs.</li> <li>As long as you have sufficient funds in your linked account, you'll pay a <b>\$12.50</b> transfer fee (not applicable for accounts protected by Overdraft Assurance) for each day a transfer is required.</li> <li>If Overdraft Assurance is selected, a monthly fee of <b>\$7</b> is assessed to your designated checking account.</li> <li>There is no charge to add Overdraft Protection to your accounts.</li> </ul>
<b>Deposit and Withdrawal Processing Policies</b>	Withdrawal Transaction Limitations	<p>Savings and money market accounts are governed by federal regulations, which limit the number of certain types of transactions. From your savings or money market accounts, you are limited to six preauthorized, 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 cycle for monthly statements or calendar month for quarterly statements. Due to IRS regulations, these transfer options are not available for money market IRAs. In determining when a transfer is made, the bank will use the date the transfer is paid.</p> <p>If you routinely exceed these withdrawal limitations on your savings or money market accounts, the bank may close the account or convert the account to a checking account. The foregoing limitations do not apply to withdrawals made by you or transfers to other accounts, which you have with us when these transfers are made by messenger, in person or through ATMs. The federal regulatory limit applies regardless of account balance.</p>
	Funds Availability	<p><b>Funds are generally available the next business day</b> (see the Funds Availability Policy for account details).</p> <p><b>Other Account Facts:</b></p> <ul style="list-style-type: none"> <li>Nightly processing occurs on regular business days—no Saturdays, Sundays or holidays.</li> <li>Check deposits will be posted to your account and available for use after nightly processing, unless you are notified of a hold.</li> </ul>
	Posting Order	<p>After each business day ends, we group transactions into categories before posting them against your available balance in chronological order within each group. Here, we show the most common categories and common types of transactions within each of them, in the order that they generally post to your account.</p> <p><b>Credits</b> – Deposits/Credits such as cash, checks, direct deposits and incoming wire transfers.</p> <p><b>Pre-Authorized Debits</b> – Transactions that have been previously authorized and cannot be returned unpaid. This category includes: debit card purchases, ATM withdrawals, account transfers and checks cashed at a teller window in a branch.</p> <p><b>Other Debits</b> – Other debits such as checks and automated payments (ACH transactions), including items paid through Online Banking with Bill Pay.</p>
<b>Other Useful Links</b>	Facts About Banking	<a href="http://suntrust.com/thefacts">suntrust.com/thefacts</a>
	Guides and Disclosures, including: <ul style="list-style-type: none"> <li>Personal Deposit Accounts Fee Schedule</li> <li>Deposit Rules and Regulations</li> <li>Funds Availability Policy</li> </ul>	<a href="http://suntrust.com/disclosures">suntrust.com/disclosures</a>

**Open an account** – If you would like to open an account, visit [suntrust.com/savings](http://suntrust.com/savings), call 800.SUNTRUST or visit a local branch.

**Questions** – If you have additional questions, please call 800.SUNTRUST, visit your local branch or visit [suntrust.com](http://suntrust.com). We are happy to help.

This overview is not intended to be all-inclusive, but is to be used as a quick glance for comparison purposes only. For additional information, please refer to the Personal Deposit Accounts Fee Schedule.