



Financial Wellness for all the employees

Hello dear employee, you're invited to participate in our webinar sessions called **Bank on Your Success**, where you can learn more about your banking benefits to help you on your journey to financial confidence.

The QR Code displayed below will give you access to the workshops being offered. Our workshop will assist you with the ability to engage with some benefits that can help you build confidence around your financial future!

Bank on Your Success 2023 calendar:

- **Understanding Credit** – February 15th, 2023 at 6:00 pm.
- **Preparing for Home Ownership** - March 14th, 2023 at 6:00 pm
- **Banking Basics** - April 19th, 2023 at 6:00 pm
- **Budgeting During a Crisis** – May 10th, 2023 at 6:00 pm
- **Trusts & Estate Planning** – June 15th, 2023 at 6:00 pm
- **Preparing for Home Ownership** – July 11th, 2023 at 6:00 pm

Access the WebEx by using the link below or scanning the QR Code



or

[Click Here](#)

Join me as I share best practices, resources, tools and more!

There are many benefits to having a budget, learn about credit, preparing for Ownership, and more. Knowing where your are in your financial journey can provide a sense of empowerment and help you to achieve your financial goals. Register to your Bank on Your Success Program!!!

For more information or to RSVP, please contact Juliana Massoni at 703-841-5032 or via email at juliana.massoni@truist.com

Investment and Insurance Products:

Are Not FDIC or Any Other Government Agency Insured • Are Not Bank Guaranteed • May Lose Value

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Let's rise together.

Your financial journey is a personal one. But that doesn't mean you have to go at it alone. We're here to offer help along the way—meeting you where you are with tools and solutions to help prepare you for your financial future.

Whether you need a checking account, lending options, or advice through our Money and Mindset educational resources, we're here for you. Because the goals that are important to you are important to us.

Use your mobile device camera to scan the QR code
or visit truist.com/financialwellness to learn more.

Care isn't just what we do at Truist—it's who we are. We make sure people around us feel supported and more in control. We find out what's important to our clients, and make it important to us. We get involved in meaningful ways with our communities. Why? Because real connections and real care create better outcomes.

Now that's powerful.



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Truist One Checking

The One account has your back.

A new kind of checking account that offers five different benefit levels based on your account balances and activity. The more you grow, the more perks you get.

Benefits that grow as you grow.

	Level 1	Level 2	Level 3	Level 4	Level Premier
Balance required	\$0 - \$9,999.99	\$10,000 - \$24,999.99	\$25,000 - \$49,999.99	\$50,000 - \$99,999.99	\$100,000 or greater
Check orders	Free first order (10-pack)	• Free first order (10-pack) • 50% reorder discount	• Free first order (10-pack) • Free reorders	• Free first order (10-pack) • Free reorders	• Free first order (10-pack) • Free reorders
Non-Truist ATM fee waivers¹ per monthly cycle	None	One no-fee, non-Truist ATM transaction	Three no-fee, non-Truist ATM transactions	Five no-fee, non-Truist ATM transactions	Unlimited no-fee, non-Truist ATM transactions
Credit card loyalty cash bonus² (At time of redemption)	10% loyalty bonus	20% loyalty bonus	30% loyalty bonus	40% loyalty bonus	50% loyalty bonus
Delta Skymiles annual fee	\$95	\$95	\$75	\$75	\$25
Additional related³ accounts with no monthly maintenance fee	1 Truist One Savings account	1 Truist One Savings account and 1 Truist One Checking account	1 Truist One Savings account and 2 Truist One Checking accounts	1 Truist One Savings account and 3 Truist One Checking accounts	Monthly maintenance fees waived on all Truist One Checking and Truist One Savings accounts

Every Truist One Checking account comes with:



No overdraft or overdraft related fees



\$100 Negative Balance Buffer⁶



Online and mobile banking with bill pay



10%-50% more rewards from Truist credit cards²

How Truist One Checking benefit levels work

- Most Truist One Checking accounts start in Level 1⁴ upon account opening and can begin increasing levels following the first month.
- Levels are determined by the monthly average ledger balances in your Truist One Portfolio.⁵ The sum of all these accounts are used to determine the Portfolio balance for the month.
- Each month, your level is based on the highest Portfolio value of the three previous months.
- Leveling up can occur on a monthly basis, but leveling down can only occur on a three-month basis.





Financial tip:

When it comes to budgeting, there are a few basics: Track your spending, know where your money goes, and don't spend more than you earn. These fundamentals can boost your financial well-being and put you on a path toward reaching your goals—but going beyond these basics can help you accomplish so much more. Snap the code to learn more.

Simple ways to waive the \$12 monthly maintenance fee—you only need to do one:

- Make \$500 or more in total qualifying direct deposits⁷ per statement cycle.
- Maintain a total combined ledger balance^{8,9} of \$500 or more in Truist-related accounts³ across personal deposits and all investments¹⁰ as reflected on the business day before your statement cycle end date.
- Have a Truist personal credit card, mortgage, or consumer loan, excluding LightStream®.
- Have a linked Truist Small Business checking account.¹¹
- Be a student under the age of 25.¹²

Open your new Truist One Checking account today.

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

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

Stop by your nearest Truist branch.



¹ \$3 per transaction at non-Truist ATMs in the U.S. Per Transaction is defined as Cash Withdrawals, Balance Inquiries or Transfers. All personal DDA and SAV accounts in Texas receive two non-Truist ATM fee waivers per statement cycle and two ATM surcharge rebates not to exceed \$3 per rebate.

² Truist 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. 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. More information on this rewards bonus option can be found within the Credit Card Rewards Program at www.truist.com/credit-cards. Truist credit cards are subject to credit approval.

³ Related accounts automatically includes all applicable accounts associated with primary and secondary account holders.

⁴ Accounts that are opened with a company ID code through a company sponsored Financial Wellness program start at Level 2; Clients identified as Truist Premier and Wealth start at Level Premier.

⁵ Your Portfolio includes all eligible Truist consumer deposit balances in your checking accounts, savings, Certificates of Deposit, IRAs and/or all investments through Truist Investments Services, Inc. where you are the primary or secondary account owner.

⁶ To initially qualify for the Negative Balance Buffer, the requirements below must be met:

Account must be opened for a minimum of 35 calendar days, account must be funded with a positive balance, and a single direct deposit of at least \$100 per month must be made for two (2) consecutive months

To remain qualified for the Negative Balance Buffer, client must set up a recurring direct deposit of at least \$100 per month.

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

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 Total combined balance: The sum of all balances within the Truist personal deposit accounts (checking, savings, money market, or CD), IRAs, or brokerage accounts introduced through Truist Investment Services, Inc.

⁹ Ledger balance: This is the actual balance in your account on a specific day, and does not reflect any holds or pending transactions.

¹⁰ Investments: For Truist Wealth Checking and Truist AMA, investments include assets held in a traditional brokerage account, fee-based assets under management, annuities, and IRAs.

¹¹ 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).

¹² 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 birth date 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.