



STUDENTS, FACULTY and STAFF

Middle Tennessee State University Partners with Truist.

Experience Banking With Care.

Complimentary Level 2 Upgrade with no balance requirement.

Please use **Financial Wellness Code 151732** at account opening:

www.truist.com/financialwellness.

Have additional questions?

Please see attached handouts, or contact:

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Truist Financial Wellness Leader

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www.truist.com/financialwellness

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	One Truist One Savings account	One Truist One Checking account and one Truist One Savings account	One Truist One Savings account and two Truist One Checking accounts	One Truist One Savings account and three 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 cards⁷

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 deposits⁸ per statement cycle.
- Maintain a total combined ledger balance^{9,10} of \$500 or more in Truist-related accounts³ across personal deposits and all investments¹¹ per statement cycle.
- Have a related³ Truist personal credit card, mortgage, or consumer loan, excluding LightStream[®].
- Have a linked Truist Small Business checking account.¹²
- Be a student under the age of 25.¹³

Open your new Truist One Checking account today.

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

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 Teammates, Premier clients, and Wealth clients 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 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 (<https://www.truist.com/credit-cards>). Truist credit cards are subject to credit approval.

⁸ 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.

⁹ 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.

¹⁰ Ledger balance: This is the actual balance in your account on a specific day, and does not reflect any holds or pending transactions.

¹¹ 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.

¹² 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).

¹³ 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.

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 Checking¹ is the only checking account you'll ever need. Even if it's your first one.



Perks for now. And later.

- No overdraft fees. Ever.
- \$100 Negative Balance Buffer² 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 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^{®4}



Savings? Sweet.

- The \$12 monthly maintenance fee is waived for students under 25. And there's other ways to waive⁵ 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.
- 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.

¹ 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.

² 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.

⁴ Zelle[®] and the Zelle[®]-related marks are wholly owned by Early Warning Services, LLC, and are used herein under license. Zelle[®] is available to almost any bank account in the U.S. Must have a bank account in the U.S. to use Zelle[®]. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle[®]. When using Zelle[®], be sure to have correct contact information and treat Zelle[®] the same as sending cash.

⁵ 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[®] 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.