

Truist Dynamic Business Checking Account Overview

A checking account with more perks as your balances grow. Ideal for businesses that have moderate monthly checking activity and/or cash deposits.

This is a summary of common fees and terms associated with this account type. These are not all the fees and terms that may apply when banking at Truist using this account. For a comprehensive listing of fees and terms, please see the [Business Deposit Account Fee Schedule](#) at truist.com/business-fee-schedule and the [Commercial Bank Services Agreement](#) at truist.com/cbsa.

Common fees for this account

Account Usage Fees and Services	
Monthly maintenance fee (Fee will not be charged during the first 65 days of account opening)	\$20 This fee can be waived by maintaining a \$5,000 combined average relationship ledger balance.
Monthly transaction fees	No charge for first 500 total combined transactions Includes any combination of checks deposited and paid, debit and credit memos, deposit tickets, online bill payments and electronic debits and credits (including debit card transactions) in this account. \$0.50 Per each additional transaction over 500 in a month
Monthly coin and currency deposit fee	No charge less than or equal to \$25,000 The standardized fee is \$0.0031 per \$1.00 > \$25,000 as of Jan 01, 2025.
Additional Services	
Overdraft/Returned item fee	\$36 per item If the original transaction amount is less than \$5, we will not charge an overdraft fee or returned item fee. A maximum of three fees per day will be charged. You can avoid an overdraft fee or returned item fee if you transfer or deposit money by the daily cutoff time on the same business day. Overdraft (OD)/ Returned Item Fee: This fee applies to overdrafts created by checks, in-person withdrawals, ATM withdrawals, or other electronic means.
Non-Truist ATM fees No fee for transactions (cash withdrawal, balance inquiries or transfers) at Truist ATMs	\$3 per transaction in the U.S. Non-Truist ATMs may charge additional fees. \$5 per transaction outside the U.S. plus 3% of transaction amount for international transaction fee.
Zelle® small business deposits This is an optional service, and enrollment is required to use Zelle®	When someone sends money to this account through Zelle®, this account incurs a fee of 1% of the received Zelle® amount, up to a maximum fee of \$15 per transaction.¹ For example, if a client sends a \$300 payment to this account via Zelle®, the account will incur a \$3.00 fee; if a client sends \$2,000 payment to this account via Zelle®, the account will incur a \$15.00 fee (the maximum fee per transaction, for each transaction of \$1,500 or greater).
Check orders	Cost may vary (based on account type and style selection) \$50 discount applied to first order of business checks when ordered through Truist.

All fees charged to this account are included on the checking account statement. For details regarding fees listed as "Service Charges – Prior Period" on your checking account statement, please refer to your Account Analysis statement in online and mobile banking. Visit www.truist.com/account-analysis-guide for more information about how Account Analysis fees are billed to your account.

When is your money available?

Deposit type	Cut-off time for deposit to post that day	When it's available to cover transactions during nightly processing (based on the cut-off time)	When it's available for withdrawal and debit card purchases
Cash deposit through the teller	Varies by branch closing time (check with your local branch)	Same business day	Immediately
Cash deposit through the ATM	9pm ET (Mon-Fri)	Same business day	Immediately
Cash deposit through night depository	7am ET (Mon-Fri)	Same business day	Once it's processed by a teller
Check deposit through the teller	Varies by branch closing time (check with your local branch)	Same business day (unless a hold is placed)	Next day after it's been processed (unless a hold is placed)
Check deposit through the ATM	9pm ET (Mon-Fri)	Same business day (unless a hold is placed)	Next day after it's been processed (unless a hold is placed)
Check deposit through night depository	7am ET (Mon-Fri)	Same business day (unless a hold is placed)	Next day after it's been processed (unless a hold is placed)
Direct deposit	Posts throughout the day	Same business day	Immediately
Mobile check deposit² (standard availability)	9pm ET (Mon-Fri)	Same business day (unless a hold is placed)	Next day after it's been processed (unless a hold is placed)
Mobile check deposit² (immediate availability, fee may apply)	9pm ET (Mon-Fri)	Same business day until 11:59 pm ET	Immediately

Deposit holds: Generally, check deposits received by the cut-off time on business days will be available the next day. In some circumstances, Truist does place holds on deposits, which delays when those funds will be available. Deposit holds generally last from 2-7 business days, depending on the reason for the hold. Longer hold times may apply. The hold will allow us time to receive funds from the paying bank. We will inform you via your method of deposit (mobile, ATM, and so on) if a hold is needed. If we cannot inform you via that method, we will notify you via email or a letter. For more information on availability of funds, please refer to the [Commercial Bank Services Agreement](#) at truist.com/cbsa.

Protect yourself from overdrafts.

Help make sure your transactions go through when you need them to—with Overdraft Protection. If you make a payment and you don't have enough money in this checking account to cover the payment:

With Overdraft Protection	Without Overdraft Protection
Overdraft protection is an optional service that helps you avoid overdraft fees and/or declined transactions by linking your Truist checking account to another Truist deposit account, business credit card, or line of credit. We will use available funds in your linked account to authorize or pay your transactions if there are insufficient funds in your checking account. A Cash Advance Overdraft Protection Fee will be charged to the linked Truist business credit card.	If Truist covers the transaction and your account is overdrawn, a \$36 overdraft fee will be assessed. If Truist does not cover a check or ACH transaction, a \$36 returned item fee will be assessed.
If you don't have enough funds in the linked account, overdraft protection will not apply.	Debit card payments and Zelle® transactions that are declined do not incur a fee.
Call 844.4TRUIST (844.487.8478), or visit a local branch at truist.com/locations to enroll in Overdraft Protection.	

Truist Dynamic features and benefits

- No charge for the first four (4) incoming domestic wires.
- Truist online and mobile banking included with fraud protection via Fraud Inspector®.
- The Truist Dynamic Business Checking Account comes with one free Personal Truist One Checking account with Level Premier benefits and no monthly maintenance fee.
- New Truist business 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 (including Truist Dynamic Business Checking Account holders).

Tier Benefits	Core Tier	Plus Tier	Preferred Tier
Balance Requirements	Less than \$25,000 In combined average relationship ledger balance	\$25,000 \$49,999.99 In combined average relationship ledger balance	\$50,000 or more In combined average relationship ledger balance
Merchant Services Statement Credit	-----	\$5.00 Truist Merchant Statement Credit	\$10.00 Truist Merchant Statement Credit
Online Payroll Discount	-----	\$5.00 Discount off the standard \$55 Online Payroll Monthly Maintenance Fee	\$10.00 Discount off the standard \$55 Online Payroll Monthly Maintenance Fee
Small Business Lending Rate Discount	-----	0.25% rate discount on Truist Small Business Lending	0.50% rate discount on Truist Small Business Lending
Non-Truist ATM Fee Waivers	-----	2 non-Truist ATM fees waived	Unlimited non-Truist ATM fees waived
SkyMiles® Business Debit Card Annual Fee Discount	-----	\$30.00 Annual Fee Discount on Delta SkyMiles® Business Debit Card)	\$60.00 Annual Fee Discount on Delta SkyMiles® Business Debit Card

Helpful Definitions

Available balance: Your available balance is the money currently available to make purchases, withdrawals, and payments. This balance is updated throughout the day with the transactions you make, including pending transactions and holds. It does not include bill pay checks or checks you've written or deposited that have not yet posted. This balance is used in making payment decisions and triggering overdraft fees.

Overdraft Coverage: Business accounts are automatically enrolled in overdraft coverage at account opening. Overdraft coverage allows Truist, at its discretion, to authorize and pay transactions on ATM and everyday debit card purchases when there are non-sufficient funds in your account. Truist may pay these transactions at our discretion and fees may apply.

Overdraft fees: Overdraft fees happen when you spend more than you have in your checking account. It is a \$36 fee that's charged when a transaction amount is more than your available balance and is paid with negative funds. If the original transaction amount is less than \$5, we will not charge an overdraft fee. Truist pays overdrafts at its discretion, which means that we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or returned. Overdraft fees can be issued up to three times per day until you make a deposit to cover all outstanding transactions. If you make a deposit or balance transfer to cover all your transactions by the daily cut-off time, you won't be charged any overdraft fees.

Overdraft Protection: This optional service helps you avoid overdraft fees and/or declined transactions by linking your Truist checking or money market account to another Truist deposit account, business credit card, or line of credit. We will use available funds in your linked account to authorize or pay your transactions if there are insufficient funds in your checking or money market. For accounts linked to a line of credit or business credit card, funds advanced for Overdraft Protection are subject to fees and finance charges under your line of credit or business credit card agreement. Please see your agreement for more information. Cash Advance for Overdraft Protection Transfer Fee is charged to the Truist business credit card for each checking account that receives an Overdraft Protection Transfer on the same day.

Pending transactions: Typically, pending transactions are electronic or debit card transactions you've made that have not yet posted to your account. Deducting these transactions from or adding any deposits or credits to your current/posted balance equals your available balance. Be aware money being held for authorized electronic transactions is held as pending for three business days. If the authorized electronic transaction is not submitted by the vendor for payment within three business days, Truist will release the amount of money on hold. For example, a hotel may request authorization of \$150 when you check in, but not request payment until later. Also, some electronic transactions are authorized for less than the actual amount—for example: gas purchases, restaurants before tip is added, hotel and rental car companies.

Posted balance: Your posted balance (also called current or ledger balance) is the actual amount in your account after nightly posting and does not change throughout the day. It does not include holds or pending transactions. Transactions are paid from your available balance according to our posting order, and your available balance may differ from your daily posted balance.

Returned Item Fee: A Returned Item fee is charged when your account balance is insufficient to cover a check or ACH transaction. If we do not authorize and pay an overdraft, your transaction will be returned unpaid and your account will be subject to a \$36 Returned Item fee. For example, if you have an available balance of \$1,000 and you write a check from this account for \$1,500 and Truist returns the check due to insufficient funds, your account will be charged a \$36 Returned Item fee. Enrolling in Overdraft Protection may help you avoid this fee.

For more information

This overview is not intended to be all-inclusive but is to be used as a quick reference tool for comparison purposes only. For a detailed list of all fees and terms applicable to your account please refer to the [Business Deposit Accounts Fee Schedule](https://truist.com/business-fee-schedule) at truist.com/business-fee-schedule. For detail on the terms and conditions of this account, please see the [Commercial Bank Services Agreement](https://truist.com/cbsa) at truist.com/cbsa.

If you would like to open an account or have additional questions, visit [Truist.com/small-business](https://truist.com/small-business), call **844.4TRUIST (844.487.8478)**, or visit [Truist.com/locations](https://truist.com/locations) to find your local branch.

¹ For your protection, Zelle® should only be used to send money to friends, family, and other people or businesses you trust. Payments made with Zelle® are like sending cash and may not be able to be recovered. Enrollment with Zelle® through Truist Online or Mobile banking is required. A U.S. checking or savings account is required to use Zelle®. Transactions between enrolled users typically occur in minutes. To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience. There is no fee to send money with Zelle® through your enrolled Truist business bank account. However, Zelle® payments deposited into your business account will be charged a 1.0% fee by Truist. The maximum fee is capped at \$15 per received transaction. See [Truist.com/business-fee-schedule](https://truist.com/business-fee-schedule) for additional information. For more information, view the Truist Online and Mobile Banking for Business Service Agreement. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

² Mobile deposit is only available through the Truist mobile app. Deposit limits and other restrictions apply. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

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