



Earn \$300¹ with a new Truist Focus checking account.

Terms apply. For new checking clients only. Promo Code **FOCUSCHK2022** must be applied at the time of account opening.

1. **Open a new Truist Focus checking account from May 9, 2022 through July 8, 2022.**
2. **Complete at least 2 qualifying Direct Deposits**** totaling \$500 or more within 90 days of account opening.
3. **Get your bonus!** Your reward will be deposited into the new checking account within 4 weeks of verifying the Direct Deposit qualification requirement.

Teammates: Apply promo code FOCUSCHK2022 in the Promotions Center at account opening.

Features and benefits to make your life easier:



Accounts that go where you go

Check balances, deposit checks, pay bills, move money with Zelle^{®2} and more on our app.³



Super simple cash back

Earn cash back on purchases from select retailers with Truist Deals.⁴



Easy access to your cash

Four waived non-Truist ATM fees per statement cycle.

No fees for automatic Overdraft Protection transfers.⁵



First order of exclusive design checks for free

50% discount on any other personal check design.

Unlimited no-fee official check and money orders.

Ready to get started? To open an account, visit truist.com/focus300 or scan QR code.



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Truist Bank, 214 N Tryon St., Charlotte, NC 28202.

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Teammate Instructions for Enrolling Clients in the Offer: Enrollment in the promotion is required and must be completed in the Truist Promotions Center using Promo Code FOCUSCHK2022 and indicating the last four digits of the account number opened when prompted.

¹ Terms and Conditions for the Focus Checking Offer 2022: FOCUSCHK2022

Offer Information: Earn \$300 for opening a new personal Truist Focus checking account from 5/9/22 through 7/8/22 and completing at least 2 qualifying Direct Deposits** totaling \$500 or more within 90 days of account opening.

Enrollment in the promotion is required at the time of account opening using promo code FOCUSCHK2022 in order to be eligible for any promotion reward. Please refer to the Account Opening and Enrollment section below for instructions.

**A qualifying Direct Deposit is an electronic credit (greater than \$0.00) of your salary, pension, Social Security or other regular monthly income deposited into your new checking account by your employer or outside agency. Transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device, debit/prepaid card number or the mail are not eligible direct deposits.

Offer Eligibility: Offer is only available to individuals who received a direct communication from Truist. Clients with an existing personal checking account with Truist or who have closed an account with BB&T or SunTrust now Truist or Truist on or after 5/9/21 are not eligible to participate. Account holder must be 18 or older at the time of account opening. Truist employees are not eligible. Offer available only to US residents with a valid US taxpayer identification number. The qualifying checking account must be opened in a Truist branch in one of the following states or online and have a mailing address in: AL, AR, GA, FL, IN, KY, MD, MS, NC, NJ, OH, PA, SC, TN, TX, VA, WV or DC.

Reward Processing: The reward will be deposited into the new checking account within 4 weeks of verifying the Direct Deposit qualification requirement. Promotion is only applicable once per checking account and per client. Truist may report the value of any offer reward received to the IRS as required by law. Any applicable taxes are the responsibility of the recipient.

Reward Forfeiture: Any account not in good standing, closed, or with a balance <\$0 at the time of qualification review will not receive a reward.

Other Terms: Minimum opening deposit for Truist Focus Checking is \$50. The offer is non-transferable, may not be combined with any other checking offers, is subject to change, and may be discontinued at any time. Truist reserves the right in our sole discretion to prohibit a reward payout to non-eligible individuals for any offers claimed through third-party websites with no affiliation or prior authorization from Truist. All promotional payouts will be processed no later than 12/31/22 at which point, no further disbursements will be made. Fees may reduce earnings.

ACCOUNT OPENING & ENROLLMENT INSTRUCTIONS:

• To open and enroll your new Truist Focus checking account in the promotion, select "Start Application" on the online landing page, ensure FOCUSCHK2022 is entered into the promo code field, review the offer Terms and Conditions, and then select "Accept Offer". The @Work Code provided on the marketing piece and the Promo Code FOCUSCHK2022 must be applied at account opening. Accounts opened without the promo code applied will not be eligible to participate in the offer.

OR

• Visit a Truist branch and ask a representative to enroll you in the Focus Checking Offer 2022, using Promo Code FOCUSCHK2022, when opening your account.

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² 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. Enrollment required. Payments can arrive as quickly as minutes or may take up to three business days. Actual times may vary. Transaction limitations apply. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled in Zelle. At this time, Truist does not offer the option for clients to receive funds sent from an account with a financial institution that has not partnered with Zelle.

³ The Truist mobile app is available in the App Store and on Google Play. Truist doesn't charge fees to download or use the app. Your mobile carrier may charge for text messaging and web access services. Check with your carrier about their fees. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc.

⁴ Clients must have an eligible Truist consumer debit or credit card and be enrolled in Online Banking or Mobile Banking to participate in Truist Deals.

⁵ Eligible Overdraft Protection accounts include Truist deposit*, credit card**, and personal line of credit accounts**. All advances are subject to funds availability. If you use your savings or money market account for Overdraft Protection, each transfer counts towards the 6 transactions allowed per statement cycle. Please refer to our Truist Personal Deposit Account Fee Schedule and Bank Services Agreement for additional details. If Overdraft Protection is provided by a credit card or line of credit, please also refer to that account agreement.

*Not all deposit products are eligible.

**Subject to credit approval.

Monthly Maintenance Fee is \$15.

How to Waive Monthly Maintenance Fee

- Make \$750 or more in total qualifying direct deposits⁶ per statement cycle **OR**
- Maintain an average ledger balance⁷ of \$1,000 or more **OR**
- Maintain a total combined balance⁸ of \$15,000 or more Truist related accounts⁹ across deposits and investments per statement cycle **OR**
- Have a related Truist personal mortgage of \$150,000 + aggregate (original loan amount).

⁶ **Direct Deposit:** A qualifying direct deposit is an electronic credit via ACH deposited to your account during the current statement cycle. Pre-authorized 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.

⁷ **Ledger Balance:** The actual balance in your account on a specific day, and does not reflect any holds or pending transactions.

⁸ **Total Combined Balance:** The sum of all balances within the Truist deposit accounts (savings, checking, money market or CDs), IRAs or brokerage accounts introduced through Truist Investment Services, Inc. and reflected on the last day of the statement cycle.

⁹ **Related Accounts:** Accounts are automatically related based on the primary and secondary owners of the account.

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