

## Table of Contents

|                                                                                     |    |
|-------------------------------------------------------------------------------------|----|
| PERSONAL CHECKING ACCOUNTS .....                                                    | 2  |
| TRUIST WEALTH ACCOUNTS.....                                                         | 3  |
| PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS .....                                    | 4  |
| MISCELLANEOUS SERVICES AND FEES.....                                                | 5  |
| DEPOSIT SERVICES .....                                                              | 5  |
| RESEARCH SERVICES .....                                                             | 6  |
| TRUIST MONEY SERVICES .....                                                         | 6  |
| WIRE TRANSFER SERVICES .....                                                        | 7  |
| MISCELLANEOUS DEPOSIT SERVICES .....                                                | 7  |
| ELECTRONIC BANKING SERVICES.....                                                    | 8  |
| TRUIST DEBIT CARD AND AUTOMATED TELLER MACHINES (ATM) FEES .....                    | 8  |
| TRUIST DEBIT CARDS AND AUTOMATED TELLER MACHINES (ATM) ADDITIONAL INFORMATION ..... | 8  |
| ONLINE BANKING SERVICES.....                                                        | 9  |
| CUSTOMER SERVICE .....                                                              | 9  |
| Truist Overdraft Decision Notice .....                                              | 10 |
| What You Need to Know about Overdrafts and Overdraft Fees .....                     | 10 |
| What are the standard overdraft practices that come with my account? .....          | 10 |
| What fees will I be charged if Truist pays my overdraft?.....                       | 10 |
| How do I change my decision for Overdraft Coverage? .....                           | 10 |



TRUIST

## Personal Deposit Accounts Fee Schedule

### PERSONAL CHECKING ACCOUNTS

|                                             | Truist One Checking Account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Truist Confidence Account                                                                                                                                                                                                                                                                       |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Minimum Opening Deposit</b>              | <b>\$50</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>\$25</b>                                                                                                                                                                                                                                                                                     |
| <b>Monthly Maintenance Fee</b>              | <b>\$12.00</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>\$5.00</b>                                                                                                                                                                                                                                                                                   |
| <b>Avoiding the Monthly Maintenance Fee</b> | Make <b>\$500</b> or more in total qualifying Direct Deposits <sup>1</sup> per statement cycle <b>OR</b><br>Maintain a total combined ledger balance <sup>2,3</sup> of <b>\$500</b> or more in Truist related accounts <sup>4</sup> across personal deposits (excluding Truist HSA) and all investments as reflected on the business day before your statement cycle end date <b>OR</b><br>Have a related Truist personal credit card, mortgage, or consumer loan including LightStream® <b>OR</b><br>Have a linked Small Business Checking account <sup>5</sup> <b>OR</b><br>Primary client is a student <sup>6</sup> <b>OR</b><br>Primary client is under the age of 25 <sup>7</sup> or age 62 and older                                                                                                                                                                                                                                                                                                                                                                                                        | Make <b>\$500</b> or more in total deposits per statement cycle <b>OR</b><br>Make 10 or more qualifying transactions per statement cycle <sup>8</sup> <b>OR</b><br>Primary client is a student <sup>6</sup> <b>OR</b><br>Primary client is under the age of 25 <sup>7</sup> or age 62 and older |
| <b>Monthly Paper Statement Fee</b>          | <b>No charge</b> for Paper Statement or Paperless Online Statement <sup>9</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>No charge</b> for Paper Statement or Paperless Online Statement <sup>9</sup>                                                                                                                                                                                                                 |
| <b>Interest Calculation</b>                 | Truist One Checking is a non-interest-bearing account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Truist Confidence Account is a non-interest-bearing account                                                                                                                                                                                                                                     |
| <b>Additional Information</b>               | Truist One Checking is a multi-level <sup>10</sup> checking account based on your balance relationship level. The Truist One Checking levels are: Level 1: \$0 - \$9,999.99; Level 2: \$10,000 - \$24,999.99; Level 3: \$25,000 – \$49,999.99; Level 4: \$50,000 - \$99,999.99; Level Premier: \$100,000 or more<br>Truist One Checking also offers the Delta SkyMiles® Debit Card. <b>Annual Fee May Apply</b> <sup>11</sup><br><b>Relationship Pricing:</b> The Truist One Checking account is eligible for additional related <sup>4</sup> <b>Truist One Checking</b> and or <b>Truist One Savings Account(s)</b> with no monthly maintenance fee based on the following levels: Level 1: One (1) savings account; Level 2: One (1) checking account and one (1) savings account; Level 3: Two (2) checking accounts and one (1) savings account; Level 4: Three (3) checking accounts and one (1) savings account; Level Premier: Unlimited checking accounts and savings accounts. The monthly maintenance fee waiver and any other associated benefits can take up to two (2) business days to take effect. | Not applicable                                                                                                                                                                                                                                                                                  |

<sup>1</sup> 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.

<sup>2</sup> Total Combined Balance: The sum of all balances within the Truist personal deposit accounts (checking, savings, money market or CDs), IRAs or brokerage accounts introduced through Truist Investment Services, Inc. Truist HSA is excluded from Total Combined Balances.

<sup>3</sup> Daily Ledger Balance: The actual balance in your account on a specific day and does not reflect any holds or pending transactions.

<sup>4</sup> Related Accounts: Related accounts automatically includes all applicable accounts associated with primary and secondary account owners.

<sup>5</sup> Linked Small Business Checking Account: Eligible Small Business account types to be linked include: Truist Dynamic Business Checking, Business Interest Checking, Simple Business Checking and Business Value 200.

<sup>6</sup> Monthly Maintenance Fee (MMF): The waiver for a student requires they are listed as the primary account owner and they provide their anticipated graduation date. The waiver expires on the provided graduation date. On this date, the account is subject to the Monthly Maintenance Fee unless at least one waiver criterion is satisfied.

<sup>7</sup> Monthly Maintenance Fee (MMF): The waiver expires on the 25th birthday of the primary account owner.

<sup>8</sup> Qualifying transactions are these specific debits to your account: ATM withdrawals, ATM payments, ATM transfers, Debit Card payments (one time and recurring), Debit Card purchase transactions including PIN Point of Sale (POS), Debit Card signature-based purchases, and Zelle® payments. These transactions must be posted to your account during the statement cycle. Bank fees are not included.

<sup>9</sup> Paperless Online Statement: Electronic/Online Statement provided through Online Banking each statement cycle. Clients may select the option to no longer receive paper account statements through U.S. mail. Online Banking is required to access Paperless Online Statements.

<sup>10</sup> Truist One Checking Levels: Most Truist One Checking accounts start in Level 1 upon account opening and can begin increasing Levels following the first month. Truist One Checking levels are determined by the balance in your Truist One Portfolio ("Portfolio"). Your Portfolio includes all eligible Truist consumer deposit balances in your checking accounts, savings (excluding Truist HSA), Certificates of Deposit, IRAs and/or all investments through Truist Investments Services, Inc. where you are the primary or secondary account owner. For each of your accounts used in the Portfolio, we use the monthly average ledger balance. We then take the sum of all of these accounts to determine the Portfolio balance for the month. Each month, your Level is based on the highest Portfolio value of the three previous months. **Note:** Accounts that are opened with a company ID code through a company sponsored Financial Wellness program start at Level 2; Clients identified as Premier and Wealth start at Level Premier. **Note:** Truist Dynamic Business Checking linkage will be checked on the 2nd business day of the month when levels are calculated. If clients have a linked Dynamic Business Checking account, they will be granted Level Premier. All Truist One Checking account levels will receive a \$25 Annual Fee Discount on any size safe deposit box, subject to availability.

<sup>11</sup> Delta SkyMiles® Debit Card Annual Fee: See the Delta SkyMiles® Debit Card Annual Fee section on [Page 8](#) for more details.



TRUIST

Personal Deposit Accounts Fee Schedule

TRUIST WEALTH ACCOUNTS

|                                                                | Truist Wealth Checking <sup>1</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Truist Asset Management Account (AMA)                                                                                                                                                                                                                                                               | Truist Wealth Money Market Account                                                                                                                                                                            |
|----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Minimum Opening Deposit                                        | \$100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | \$100                                                                                                                                                                                                                                                                                               | \$100                                                                                                                                                                                                         |
| Monthly Maintenance Fee                                        | \$50.00 (Annual Fee) – will be charged 3 months after account opening and each year thereafter on the service charge anniversary date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | \$0                                                                                                                                                                                                                                                                                                 | \$25.00                                                                                                                                                                                                       |
| Avoiding the Monthly Maintenance Fee                           | (Annual Fee) Maintain a minimum daily ledger balance <sup>2</sup> of <b>\$25,000</b> in your Truist Wealth Checking or your Truist Wealth Money Market account <b>OR</b> <b>\$100,000</b> or more in the sum of all current balances from Truist related accounts <sup>3</sup> across personal deposits (excluding Truist HSA), all investments <sup>4</sup> , Trust <sup>5</sup> , personal mortgage, consumer loan/lines (excluding LightStream®), personal credit card or Truist Ready Now Credit Line accounts                                                                                                                                                                                                                                                                                                                                                                                                                                               | Not Applicable                                                                                                                                                                                                                                                                                      | Maintain a minimum daily ledger balance <sup>2</sup> of <b>\$25,000</b> or more                                                                                                                               |
| Interest Calculation                                           | Truist Wealth Checking is an interest-bearing account <sup>6</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Truist AMA is an interest-bearing account <sup>6</sup>                                                                                                                                                                                                                                              | Truist Wealth Money Market is an interest-bearing account <sup>6</sup>                                                                                                                                        |
| Withdrawal Limit Fee                                           | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Not applicable                                                                                                                                                                                                                                                                                      | \$5 fee per withdrawal over six (6) with a maximum of six (6) Withdrawal Limit Fees <sup>7</sup> per statement cycle                                                                                          |
| Additional Information                                         | Truist Wealth Checking is available to clients with \$1,000,000 or more in qualifying personal investments with Truist. Truist Wealth Checking offers the Wealth Debit Card or Delta SkyMiles® Debit Card ( <b>Annual Fee May Apply</b> <sup>8</sup> )<br>Choose any personal check design at no charge.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Truist AMA combines the ease and convenience of a checking account with the investment opportunities of a full-service brokerage account. Truist AMA offers the AMA Debit or Delta SkyMiles® Debit Card ( <b>Annual Fee May Apply</b> <sup>8</sup> ) Choose any personal check design at no charge. | Truist Wealth Money Market account is a savings option available to clients with \$1,000,000 or more in qualifying personal investments with Truist.<br>Truist Wealth Money Market offers checks at no charge |
| Brokerage Commission and Fee Investment and Insurance Products | <p>Refer to your Truist Investment Services, Inc. Commission and Fee Schedule for commissions and fees that may apply.</p> <p><b>Investment and Insurance Products: Are Not FDIC or Any Other Government Agency Insured • Are Not Bank Guaranteed • May Lose Value</b></p> <p>Truist Wealth is a marketing name used by Truist Financial Corporation (Truist). Banking products and services, including loans, deposit accounts, trust and investment management services provided by Truist Bank, Member FDIC. Securities, brokerage accounts, and / or annuities offered by Truist Investment Services, Inc., member FINRA, SIPC, and a licensed insurance agency. Investment advisory services offered by Truist Advisory Services, Inc. and affiliated SEC registered investment advisers. Other insurance products are offered by referral to third party insurance agencies unaffiliated with Truist Financial Corporation or any of its subsidiaries.</p> |                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                               |

<sup>1</sup> Truist Wealth Checking: If linked to an eligible Truist Investment Services, Inc. brokerage account, the Truist Asset Management Account pricing will apply. If the linked brokerage account relationship is removed, then the account will revert to the standard Truist Wealth Checking pricing.

<sup>2</sup> Daily Ledger Balance: The actual balance in your account on a specific day and does not reflect any holds or pending transactions.

<sup>3</sup> Related Accounts: Related accounts automatically includes all applicable accounts associated with primary and secondary account owners.

<sup>4</sup> 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.

<sup>5</sup> Trust balances: Balances that are held in the Truist Trust Department or Truist Advisory Services, Inc., an SEC registered investment adviser, provides discretionary asset management services to the client in a fiduciary capacity.

<sup>6</sup> Interest-bearing account: Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings. Interest rates are variable and can change at any time at the bank's discretion. All interest rates have a corresponding Annual Percentage Yield (APY).

<sup>7</sup> Withdrawal Limit Fee: The Withdrawal Limit Fee of \$5 will be assessed per withdrawal over six (6) with a maximum of six (6) Withdrawal Limit Fees per statement cycle. The Withdrawal Limit Fee applies, regardless of the balance, to all withdrawals and transfers made from a Truist personal savings and/or money market account including those made at a branch, ATM, by mail, or through any electronic means. Transactions initiated by the bank or for legal reason are not counted towards the six (6).

<sup>8</sup> Delta SkyMiles® Debit Card Annual Fee: See the Delta SkyMiles® Debit Card Annual Fee section on [Page 8](#) for more details.



TRUIST

Personal Deposit Accounts Fee Schedule

PERSONAL SAVINGS AND MONEY MARKET ACCOUNTS

|                                              | Truist One Savings                                                                                                                                                                                                                                                                                                                                               | Truist Confidence Savings                                                                                                   | Truist One Money Market Account                                                                                             | Secured Credit Card Savings <sup>1</sup>                                                              |
|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| <b>Minimum Opening Deposit</b>               | <b>\$50<sup>2</sup></b>                                                                                                                                                                                                                                                                                                                                          | <b>\$25</b>                                                                                                                 | <b>\$50</b>                                                                                                                 | <b>\$400</b>                                                                                          |
| <b>Monthly Maintenance Fee</b>               | <b>\$5.00</b>                                                                                                                                                                                                                                                                                                                                                    | <b>\$0</b>                                                                                                                  | <b>\$12.00</b>                                                                                                              | <b>\$0</b>                                                                                            |
| <b>Avoiding the Monthly Maintenance Fee</b>  | Maintain a minimum daily ledger balance <sup>3</sup> of <b>\$300</b> <b>OR</b><br>Schedule a recurring preauthorized internal transfer of <b>\$25</b> or more per statement cycle into the Truist One Savings Account <b>OR</b><br>Waived for a minor under the age of 18 <sup>4</sup> <b>OR</b><br>Waived with ANY related <sup>5</sup> Truist checking product | Not applicable                                                                                                              | Maintain a minimum daily ledger balance <sup>3</sup> of <b>\$15,000</b> or more                                             | Not applicable                                                                                        |
| <b>Monthly/Quarterly Paper Statement Fee</b> | <b>No charge</b> for Paper Statement or Paperless Online Statement <sup>6</sup>                                                                                                                                                                                                                                                                                  | <b>No charge</b> for Paper Statement or Paperless Online Statement <sup>6</sup>                                             | <b>No charge</b> for Paper Statement or Paperless Online Statement <sup>6</sup>                                             | <b>No charge</b> for Paper Statement or Paperless Online Statement <sup>6</sup>                       |
| <b>Withdrawal Limit Fee</b>                  | <b>\$5</b> fee per withdrawal over six (6) with a maximum of six (6) Withdrawal Limit Fees <sup>7</sup> per statement cycle                                                                                                                                                                                                                                      | <b>\$5</b> fee per withdrawal over six (6) with a maximum of six (6) Withdrawal Limit Fees <sup>7</sup> per statement cycle | <b>\$5</b> fee per withdrawal over six (6) with a maximum of six (6) Withdrawal Limit Fees <sup>7</sup> per statement cycle | Withdrawals not allowed; funds are held as collateral for the Truist Secured Credit Card <sup>8</sup> |
| <b>Interest Calculation</b>                  | Truist One Savings is an interest-bearing account <sup>9</sup>                                                                                                                                                                                                                                                                                                   | Truist Confidence Savings is an interest-bearing account <sup>9</sup>                                                       | Truist One Money Market Account is an interest-bearing account <sup>9</sup>                                                 | Truist Secured Credit Card Savings is an interest-bearing account <sup>9</sup>                        |
| <b>Additional Information</b>                | Not applicable                                                                                                                                                                                                                                                                                                                                                   | Not applicable                                                                                                              | Truist One Money Market Account is not intended to be set up as a minor account                                             | Only opened as collateral for a Truist Secured Credit Card <sup>8</sup>                               |

<sup>1</sup> Secured Credit Card Savings ("Secured Savings Account"): Please refer to the Secured Consumer Credit Card Agreement you received when opening your Truist Secured Credit Card for additional details.

<sup>2</sup> Minimum Opening Deposit: Must maintain a balance of \$0.01 to avoid account closure and to obtain the required interest rate and Annual Percentage Yield (APY) as described in the APY Disclosure.

<sup>3</sup> Daily Ledger Balance: The actual balance in your account on a specific day and does not reflect any holds or pending transactions.

<sup>4</sup> Monthly Maintenance Fee (MMF): Waiver for an account owner under age 18 (minor) requires that the Minor is listed as the primary account owner. The waiver is applied automatically at account opening and expires on the 18<sup>th</sup> birthdate of the minor. On the date when the minor turns the age of 18, the account is subject to all applicable fees, including the Monthly Maintenance Fee unless at least one waiver criterion is satisfied.

<sup>5</sup> Related Accounts: Related accounts automatically includes all applicable accounts associated with primary and secondary account owners. **Note:** The Truist Confidence Account is not an eligible product to waive the MMF for the Truist One Savings account.

<sup>6</sup> Paperless Online Statement: Electronic/Online Statement provided through Online Banking each statement cycle. Clients may select the option to no longer receive paper account statements through U.S. mail. Online Banking is required to access Paperless Online Statements.

<sup>7</sup> Withdrawal Limit Fee: The Withdrawal Limit Fee of \$5 will be assessed per withdrawal over six (6) with a maximum of six (6) Withdrawal Limit Fees per statement cycle. The Withdrawal Limit Fee applies, regardless of the balance, to all withdrawals and transfers made from a Truist personal savings and/or money market account including those made at a branch, ATM, by mail, or through any electronic means. Transactions initiated by the bank or for legal reason are not counted towards the six (6).

<sup>8</sup> Truist Secured Credit Card: Truist Secured Credit Cards are subject to credit approval. Please see your Truist Secured Credit Card Agreement for more information.

<sup>9</sup> Interest-bearing account: Interest is calculated and compounded daily on the collected balance and credited to your account monthly. Fees may reduce earnings. Interest rates are variable and can change at any time at the bank's discretion. All interest rates have a corresponding Annual Percentage Yield (APY).



TRUIST

Personal Deposit Accounts Fee Schedule

MISCELLANEOUS SERVICES AND FEES

DEPOSIT SERVICES

| Check Orders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Truist One Checking Level 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Free first order (10-Pack)                                                                                                                                                                                                                                                                             |
| Truist One Checking Level 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Free first order (10-Pack) and 50% reorder discount                                                                                                                                                                                                                                                    |
| Truist One Checking Levels 3, 4, and Premier                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Free first order (10-Pack) and Free reorders                                                                                                                                                                                                                                                           |
| Fees for statements with check images                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                        |
| Check Images with Statement <sup>1</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | \$4.00 per statement cycle (five (5) front and back images per page)                                                                                                                                                                                                                                   |
| Enhanced Check Images with Statement <sup>1</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | \$5.00 per statement cycle (three (3) larger images per page)                                                                                                                                                                                                                                          |
| Overdraft Fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                        |
| <b>Overdraft (OD) Fee<sup>2</sup></b> <ul style="list-style-type: none"> <li>Truist will limit total Overdraft Fees to three (3) per day</li> <li>Truist will waive Overdraft Fees on transactions that are less than \$5</li> </ul>                                                                                                                                                                                                                                                                                                        | \$36.00 per item, per occurrence<br><b>Note: This Fee does not apply to Truist One Checking, Truist One Savings, Truist One Money Market Account, Truist Confidence Account, Truist Confidence Savings, Secured Credit Card Savings, Truist Wealth Checking, or Truist Wealth Money Market Account</b> |
| Overdraft Protection                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                        |
| <b>Overdraft Protection Transfer</b> <ul style="list-style-type: none"> <li>For all accounts linked to a checking, savings, money market account, credit card or line of credit, the amount transferred is the exact amount of the overdraft (based on balance availability)</li> <li>For accounts linked to a line of credit or credit card, funds advanced for Overdraft Protection are subject to fees and finance charges under your line of credit or credit card agreement. Please see your agreement for more information</li> </ul> | No Overdraft Protection Transfer fee                                                                                                                                                                                                                                                                   |
| Availability Options for Funds Deposited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                        |
| Standard availability <sup>3</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | No charge                                                                                                                                                                                                                                                                                              |
| Immediate availability <sup>4</sup> <ul style="list-style-type: none"> <li>Mobile check deposits and ATM check deposits only</li> <li>A single check deposit that is less than \$5 is not eligible for immediate availability</li> </ul>                                                                                                                                                                                                                                                                                                    | If immediate availability service (IAS) is offered and accepted, the fee will be 2% of each check amount equal to or over \$100. For each check under \$100, a \$1 fee will apply. The fee amount is disclosed prior to acceptance                                                                     |
| Other Account Related Fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                        |
| Returned Deposited Item/ Cashed Item Fee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | No charge                                                                                                                                                                                                                                                                                              |
| Stop Payment Fee <sup>5</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$35.00 each                                                                                                                                                                                                                                                                                           |
| Charged-Off Account Fee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | \$30.00<br><b>Note: This Fee does not apply to the Truist Confidence Account and Truist Confidence Savings.</b>                                                                                                                                                                                        |

<sup>1</sup> Check Images and Enhanced Check Images with Statement: This fee will be waived for Truist Wealth Checking and Asset Management Accounts. **Note:** Truist Confidence Account and Truist Confidence Savings Account are not eligible for Image statements.

<sup>2</sup> Overdraft (OD) Fee: One Overdraft Fee will be waived per month for Truist Asset Management Accounts. This fee applies to overdrafts created by checks, in-person withdrawals, ATM withdrawals, or other electronic means.

<sup>3</sup> Standard Availability: Transactions are processed each banking day (Monday through Friday except federal holidays) during nightly processing and are posted to your account. Check deposits will be posted to your account and available for use after nightly processing unless a hold is placed.

<sup>4</sup> Immediate Availability: Transactions are processed each banking day (Monday through Friday except federal holidays) during nightly processing. If accepted, your available balance will be increased by the amount of the deposited item, minus the applicable fee, at the time the deposit is made. Funds from checks deposited by 11:59 pm ET, with IAS, will be included during nightly processing. **Currently available for Mobile and ATM check deposits only.**

<sup>5</sup> Stop Payment Fee: There is no Stop Payment Fee for Truist Wealth Checking accounts and Truist One Checking accounts in Level 3, Level 4, and Level Premier.

**RESEARCH SERVICES**

| <b>Bonds</b>                           |                                                                           |
|----------------------------------------|---------------------------------------------------------------------------|
| Returned Bond / Coupons                | \$35.00 per envelope                                                      |
| Bond Redemption                        | \$20.00                                                                   |
| Coupon Collection                      | \$10.00                                                                   |
| <b>Domestic Collections</b>            |                                                                           |
| Outgoing Collections <sup>1</sup>      | No Truist Fee; Domestic/ Intermediary Paying Bank Fees only <sup>2</sup>  |
| Check Collection                       | No Truist Fee; Domestic/ Intermediary Paying Bank Fees only <sup>2</sup>  |
| Returned Item (Domestic Collections)   | No Truist Fee; Domestic/ Intermediary Paying Bank Fees only <sup>2</sup>  |
| <b>International Collections</b>       |                                                                           |
| Foreign Check Collection               | \$75.00 per item plus Foreign/ Intermediary Paying Bank Fees <sup>2</sup> |
| Foreign Check Returned Item            | No Truist Fee; Foreign/ Intermediary Paying Bank Fees only <sup>2</sup>   |
| <b>Verification</b>                    |                                                                           |
| Account Verification Fees <sup>3</sup> | \$30.00 standard processing                                               |

**TRUIST MONEY SERVICES**

| <b>Check Cashing</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Truist will assess an \$8 fee (\$0 for NJ) for cashing a Truist check for any non-Truist client or Truist client without a checking (including Truist Confidence Account), savings or money market account. This fee will not be assessed if the face value of the check is \$50 or less. Truist Premier and Wealth clients are excluded from this fee. Truist will not cash non-Truist checks from non-clients unless the check is on the check cashing agreement list. |

<sup>1</sup> Outgoing Domestic Collections: There is no charge on bonds, oil and gas leases or dealer drafts.

<sup>2</sup> Domestic and International Collections: The net amount paid to you or Credited to your account may be less than the face value of the item, due to fees being charged by the domestic or foreign paying bank and intermediary banks. Fees may vary.

<sup>3</sup> No charge for Account Verification for Truist Wealth Checking accounts.



TRUIST

Personal Deposit Accounts Fee Schedule

WIRE TRANSFER SERVICES

| Incoming Wire Transfer Services                             |                      |
|-------------------------------------------------------------|----------------------|
| Incoming Domestic <sup>1</sup>                              | \$15.00 per transfer |
| Incoming International <sup>1</sup>                         | \$20.00 per transfer |
| Incoming Funds Transfer <sup>1</sup>                        | \$5.00 per transfer  |
| Truist Teammate Assisted<br>Outgoing Wire Transfer Services |                      |
| Outgoing Domestic <sup>2</sup>                              | \$30.00 per transfer |
| Outgoing International <sup>2</sup>                         | \$65.00 per transfer |
| Outgoing Book Transfer <sup>2</sup>                         | \$5.00 per transfer  |
| Wire Transfer Notification                                  |                      |
| Wire Investigations                                         | \$25.00              |

**Note:** If transactions are in a currency other than U.S. dollars, the exchange rate for the transaction currency used by Truist for processing such foreign transactions is either (a) a rate selected by Truist from the range of rates available in wholesale currency markets for the applicable transaction processing date, which may vary from the rate Truist itself receives or (b) the government mandated rate in effect for the applicable transaction processing date, increased by up to three percent (3%). If a credit is subsequently given for a transaction, it will be decreased by up to three percent (3%). If the credit has a different transaction processing date, then the exchange rate of the credit can be greater/less than that of the original transaction. The currency conversion rate on the day before the transaction processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted on the account. The converted amount shall be provided in U.S. dollars for deposit in your Truist account.

MISCELLANEOUS DEPOSIT SERVICES

|                                                             |                                                                                  |
|-------------------------------------------------------------|----------------------------------------------------------------------------------|
| Official Check <sup>3</sup>                                 | \$10.00 per item                                                                 |
| Money Order <sup>3</sup>                                    | \$5.00 per item                                                                  |
| International Bank Draft                                    | \$25.00 per item                                                                 |
| Legal Process (IRS levy, state levy or writ of garnishment) | \$125.00 per notice (or maximum amount allowed under the law, whichever is less) |

<sup>1</sup> Incoming Domestic Wire, Incoming International Wire, & Incoming Funds Transfer: No fee for incoming domestic wires, incoming international wires, and incoming funds transfers for Truist Wealth Checking, Truist Wealth Money Market Account, and Truist Asset Management Account. Truist One Checking account receives one no-fee incoming domestic wire, or one no-fee incoming international wire, or one no-fee incoming funds transfer per calendar month. However, intermediary financial institutions may deduct fees from incoming international wires, reducing the amount of proceeds credited to your account. Fees may vary.

<sup>2</sup> Outgoing Domestic Wire, Outgoing International Wires, & Outgoing Book Transfer: No fee for outgoing domestic wires, outgoing international wires, & outgoing book transfers for Truist Wealth Checking and Truist Wealth Money Market accounts.

<sup>3</sup> Official Checks and Money Orders: There is no charge for Truist Wealth Checking, Truist Asset Management, and Truist One Checking accounts.



TRUIST

Personal Deposit Accounts Fee Schedule

ELECTRONIC BANKING SERVICES

TRUIST DEBIT CARD AND AUTOMATED TELLER MACHINES (ATM) FEES

|                                         |                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Withdrawal, balance inquiry or transfer | No fee when using a Truist ATM                                                                                                                                                                                                                                                               |
| Replacement Card - Rush Fee             | \$30 (Temporary cards cannot be rushed); there is no charge for the replacement card that is sent via Regular Mail. Note: This fee is \$15 for Truist Confidence Account and Truist Confidence Savings Account. Truist Wealth relationships automatically receive this service at no charge. |

TRUIST DEBIT CARDS AND AUTOMATED TELLER MACHINES (ATM) ADDITIONAL INFORMATION

|                                                                                                            | ATM Card <sup>1,2</sup>               | Debit <sup>3,2</sup>                                                                                                    | Wealth / AMA Debit <sup>4</sup>                       | Delta SkyMiles® Debit Card <sup>5</sup>                                                                                                                                                                                                                                              |               |                                |              |      |              |      |               |      |                         |     |
|------------------------------------------------------------------------------------------------------------|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------------------|--------------|------|--------------|------|---------------|------|-------------------------|-----|
| Non-Truist ATM Fee <sup>6</sup>                                                                            | \$3.00 per transaction <sup>7,8</sup> | \$3.00 per transaction <sup>7,8</sup>                                                                                   | No Fee                                                | \$3.00 per transaction <sup>8,9</sup>                                                                                                                                                                                                                                                |               |                                |              |      |              |      |               |      |                         |     |
| Non-Truist International ATM Fee <sup>6</sup>                                                              | \$5.00 per transaction                | \$5.00 per transaction                                                                                                  | No Fee                                                | \$5.00 per transaction <sup>9</sup>                                                                                                                                                                                                                                                  |               |                                |              |      |              |      |               |      |                         |     |
| International Point of Sale (POS), ATM and Cash Advance; International Service Assessment Fee <sup>6</sup> | 3% POS and 3% ATM                     | 3% POS and 3% ATM                                                                                                       | 3% POS and 3% ATM for AMA<br>No Fee for Truist Wealth | 3% POS and 3% ATM                                                                                                                                                                                                                                                                    |               |                                |              |      |              |      |               |      |                         |     |
| Daily Withdrawal Limit                                                                                     | \$500                                 | \$500 Truist One Checking Levels 1 and 2 and all other accounts<br>\$2,500 Truist One Checking Levels 3, 4, and Premier | \$2,000 Truist AMA<br>\$3,000 Truist Wealth           | \$500 Truist One Checking Levels 1 & 2<br>\$2,500 Truist One Checking Levels 3, 4, & Premier, Wealth Checking and AMA                                                                                                                                                                |               |                                |              |      |              |      |               |      |                         |     |
| Daily Point of Sale Limit                                                                                  | \$3,000                               | \$3,000                                                                                                                 | \$10,000 Truist AMA<br>\$25,000 Truist Wealth         | \$3,000 Truist One Checking<br>\$35,000 Truist Wealth and AMA                                                                                                                                                                                                                        |               |                                |              |      |              |      |               |      |                         |     |
| Annual Fee                                                                                                 | No Fee                                | No Fee                                                                                                                  | No Fee                                                | <table><tr><td><b>Levels</b></td><td><b>Annual Fee<sup>10</sup></b></td></tr><tr><td>Levels 1 &amp; 2</td><td>\$95</td></tr><tr><td>Levels 3 &amp; 4</td><td>\$75</td></tr><tr><td>Level Premier</td><td>\$25</td></tr><tr><td>Wealth Checking and AMA</td><td>\$0</td></tr></table> | <b>Levels</b> | <b>Annual Fee<sup>10</sup></b> | Levels 1 & 2 | \$95 | Levels 3 & 4 | \$75 | Level Premier | \$25 | Wealth Checking and AMA | \$0 |
| <b>Levels</b>                                                                                              | <b>Annual Fee<sup>10</sup></b>        |                                                                                                                         |                                                       |                                                                                                                                                                                                                                                                                      |               |                                |              |      |              |      |               |      |                         |     |
| Levels 1 & 2                                                                                               | \$95                                  |                                                                                                                         |                                                       |                                                                                                                                                                                                                                                                                      |               |                                |              |      |              |      |               |      |                         |     |
| Levels 3 & 4                                                                                               | \$75                                  |                                                                                                                         |                                                       |                                                                                                                                                                                                                                                                                      |               |                                |              |      |              |      |               |      |                         |     |
| Level Premier                                                                                              | \$25                                  |                                                                                                                         |                                                       |                                                                                                                                                                                                                                                                                      |               |                                |              |      |              |      |               |      |                         |     |
| Wealth Checking and AMA                                                                                    | \$0                                   |                                                                                                                         |                                                       |                                                                                                                                                                                                                                                                                      |               |                                |              |      |              |      |               |      |                         |     |

**Note:** 1.) Truist reserves the right (either directly or through processors) to provide new debit card numbers (issued due to replacement/lost/stolen/natural expiration) to merchants you have authorized to utilize your current debit card account for recurring transactions. 2.) Temporary Debit Cards are issued at the branch with the same limits and waivers as the permanent Debit Card.

**Note:** If the card (including ATM and debit cards) is used for transactions in a currency other than U.S. dollars, the exchange rate between the transaction currency and the billing currency used by VISA® for processing such foreign transactions is either (a) a rate selected by VISA® from the range of rates available in wholesale currency markets for the applicable transaction processing date, which rate may vary from the rate VISA® itself receives or (b) the government mandated rate in effect for the applicable transaction processing date, increased by up to three percent (3%). If a credit is subsequently given for a transaction, it will be decreased by up to three percent (3%). If the credit has a different transaction processing date, then the exchange rate of the credit can be greater/less than that of the original transaction. The currency conversion rate on the day before the transaction processing date may differ from the rate in effect at the time of the transaction or on the date the transaction is posted on the account. Wealth Checking accounts are exempt from the 3% fee. AMA Checking accounts are subject to the 3% fee. The converted amount shall be provided in U.S. dollars. Plus and Interlink are VISA® network brands and transactions processed on these networks are also subject to rates detailed above.

<sup>1</sup> These limits apply to an ATM card added to any personal savings account. An ATM card may also be added, upon request, to a personal checking account and in lieu of a debit card, and then follows the applicable checking account limits.

<sup>2</sup> Secured Credit Card Savings is not eligible to be used with either Truist Debit or Truist ATM Cards.

<sup>3</sup> The Truist Debit card can be added to the following accounts: Truist One Checking, Truist One Money Market and Truist Confidence Accounts.

<sup>4</sup> Wealth/AMA Debit Card can be added to the Truist Wealth or Truist AMA Checking accounts to receive unlimited no fee non-Truist fee waivers and surcharge rebates. There is no limit on the surcharge rebates.

<sup>5</sup> Delta SkyMiles® Debit Card can be added to Truist One Checking, Truist Wealth Checking and Truist AMA accounts.

<sup>6</sup> The non-Truist ATM transaction fee is charged per withdrawal, balance inquiry or transfer when using a non-Truist ATM.

<sup>7</sup> Truist Confidence Account and Truist Confidence Savings non-Truist ATM fee is \$2.50 per transaction; Truist Confidence Account and Truist Confidence Savings non-Truist ATM fee for balance inquiries is \$1.00 per inquiry.

<sup>8</sup> Fee waivers for non-Truist ATM Fees for Truist One Checking: Level 1 – no fee waivers and no surcharge rebates; Level 2 – 1 non-Truist ATM fee waivers and 1 surcharge rebates (max \$3 each); Level 3 – 3 non-Truist ATM fee waivers and 3 surcharge rebates (max \$3 each); Level 4 – 5 non-Truist ATM fee waivers and 5 surcharge rebates (max \$3 each); Level Premier – Unlimited non-Truist ATM fee waivers and surcharge rebates (max \$3 each). Waivers and rebates are per statement cycle for all accounts except Dimension and Truist One Checking which are per calendar month. Account Level Benefits for monthly Non-Truist ATM Waivers and Surcharge Rebates reset on the third (3rd) business day of each month.

<sup>9</sup> No Non-Truist ATM Fee or Non-Truist International ATM fee for Truist Wealth Checking and Truist AMA accounts.

<sup>10</sup> The Delta SkyMiles® Debit Card annual fee is charged 45 days after the open date of the card. For Truist One Checking accounts, the initial annual fee will be based on the sum of highest monthly average ledger balance of your combined eligible Truist consumer deposit balances on that date. Eligible Truist consumer deposit balances include all checking, savings, Certificate of Deposit, Individual Retirement Account and/or all consumer investments through Truist Investment Services, Inc. titled in the owner or the co-owner's name. Thereafter, for Truist One Checking we will use the highest average monthly ledger balance of the 3 most previous months to determine your annual fee. Annual fee levels for Truist One Checking are defined as follows: Level 1 & 2) highest 3-month average ledger balance of less than \$25,000 is charged an annual fee of \$95; Level 3) highest 3-month average ledger balance of \$25,000 and less than \$50,000 is charged an annual fee of \$75; Level 4) highest 3-month average ledger balance of \$50,000 and less than \$100,000 is charged an annual fee of \$75; Level Premier) highest 3-month average ledger balance of \$100,000 or more is charged an annual fee of \$25. Annual fee will be calculated at the end of the month prior to the annual fee being charged. For Truist Wealth and Truist Asset Management Checking account clients, the annual fee will be discounted to \$0. For Delta SkyMiles® cards opened before July 15, 2015, and not associated with a Truist One Checking, Truist Dimension Checking, or Signature Advantage Checking Account, the annual fee is \$95. For clients whose relationship segment changes, the annual fee will be adjusted upon the next annual fee billing date. For more details, please see the Delta SkyMiles® Terms and Conditions.





TRUIST

## Personal Deposit Accounts Fee Schedule

### ONLINE BANKING SERVICES

| Online Banking with Bill Pay                                                          |                      |
|---------------------------------------------------------------------------------------|----------------------|
| Online Banking                                                                        | No charge            |
| Bill Pay (Standard)                                                                   | No charge            |
| Expedited Bill Pay – Same Day Bill Pay (available for select clients)                 | \$4.95               |
| Expedited Bill Pay – Overnight Check (available for select clients)                   | \$14.95              |
| Online External Transfers <sup>1</sup>                                                |                      |
| Transfer from your accounts at other financial institutions                           | No charge            |
| Standard transfer to your accounts at other financial institutions                    | \$3.00 per transfer  |
| Next day transfer to your accounts at other financial institutions                    | \$6.00 per transfer  |
| Online Outgoing Wire Transfer Services <sup>2</sup>                                   |                      |
| Online Wire Service <sup>2</sup> (see Wire Transfer Services for other related fees)  | No charge            |
| Outgoing Domestic Wire Transfer <sup>3</sup>                                          | \$20.00 per transfer |
| Outgoing Book Transfer <sup>3</sup>                                                   | \$12.00 per transfer |
| Online Zelle® (Person to Person) Transfers <sup>4</sup>                               |                      |
| Send (Money Transfer to Other People)                                                 | No charge            |
| Request (Money Request Sent to Other People)                                          | No charge            |
| Quicken                                                                               |                      |
| Quicken® - Personal accounts <sup>5</sup>                                             | \$7.95 per month     |
| Quicken® – Combination (used for clients that combine Business and Personal accounts) | \$9.95 per month     |

### CUSTOMER SERVICE

|                   |                            |
|-------------------|----------------------------|
| Telephone Banking | 844-4TRUIST (844-487-8478) |
|-------------------|----------------------------|

<sup>1</sup> No fee for Truist clients that meet Wealth relationship eligibility requirements.

<sup>2</sup> This service is available for Truist Wealth and Truist Premier relationships.

<sup>3</sup> Outgoing Domestic Wire & Outgoing Book Transfers: No fee for outgoing domestic wire and outgoing book transfers for Truist Wealth Checking and Truist Wealth Money Market accounts.

<sup>4</sup> Must have a bank account in the U.S. to use Zelle®. Transactions typically occur in minutes between enrolled users. If a recipient is not enrolled with Zelle®, it could take one to three business days to receive the money once the enrollment is completed. To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with Zelle®. The minimum payment required is \$1. Other limitations may apply, refer to the Truist Online and Mobile Banking Service Agreement for additional details. Money transfer transactions that are in process cannot be cancelled or stopped. However, if a recipient is not yet enrolled with Zelle® you may have the opportunity to stop the transaction.

<sup>5</sup> No fee Quicken® access for Wealth Checking and Truist AMA accounts. Quicken® is a product of Intuit, Inc.

## Truist Overdraft Decision Notice

*This Notice is only applicable for consumer deposit accounts.*

### Note: This Notice does not apply to Truist One and Truist Confidence Deposit Accounts

#### What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money (available balance<sup>1</sup>) in your account to cover a transaction, but the bank pays it as a courtesy. Truist can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer Overdraft Protection plans, such as a link to a savings, money market, or another checking account, line of credit, or credit card, which may be less expensive than our standard overdraft practices.

The remainder of this notice explains our standard overdraft practices.

#### What are the standard overdraft practices that come with my account?

Unless you request this specific Overdraft Coverage service, Truist Will not be allowed to pay overdrafts and assess a fee for:

- **ATM Transactions**
- **Everyday debit card transactions<sup>2</sup> (also known as one-time debit card transactions)**

Your request allows Truist to consider paying the overdraft for which you will incur a fee. This is your choice. If you do not request this service, or if Truist chooses not to authorize the overdraft, your transaction will be declined.

The following types of transactions are not affected by your request. We may authorize and pay overdrafts on these transactions and fees may be incurred.

- **Checks and other transactions made using your checking account number**
- **Automatic Bill Payments**

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.

#### What fees will I be charged if Truist pays my overdraft?

Under Truist's Overdraft Coverage service:

- Truist will charge you an Overdraft Fee of \$36 each time we pay an overdraft on your behalf.
- Truist limits the total number of Overdraft fees to three (3) per day.
- **Truist will waive overdraft item fees for transactions that are less than \$5.00.**

#### How do I change my decision for Overdraft Coverage?

To change your Overdraft Coverage decision at any time, you may submit a request in one of the following ways:

- **Log in to Truist Mobile** - Select the applicable account, tap on ellipses, select Overdraft options, scroll down and see Overdraft Coverage – select on or off to make your Overdraft Coverage decision
- **Log in to online banking at Truist.com** - Select the applicable account, click More, click Overdraft options, and go to Manage Overdraft Coverage to make your Overdraft Coverage decision
- **Call 844-4TRUIST** - For touch-tone users, choose options 1, 6 and follow the prompts, or if you're using speech, simply say "Overdraft Coverage"

Your decision will be effective the next business day. Your decision will be effective until you make another decision for this account.

If you do not request Overdraft Coverage, we will automatically decline all of your ATM transactions and everyday debit card transactions that would overdraw your account.

<sup>1</sup> Your available balance is the money in your checking or savings account that is currently available to you to make purchases, withdrawals, etc. It reflects any processed and pending transactions, as well as any holds. For more information about how your available balance is calculated and when/how overdraft fees may be assessed, please visit [Truist.com/thefacts](https://truist.com/thefacts).

<sup>2</sup> We rely on transaction coding sent to us by the merchant or other third-party to determine whether your debit card transaction is one-time or recurring, which affects whether or not we would authorize these transactions at our discretion and whether fees may be assessed.