

Personal Certificates of Deposit (CD) Account Overview



Save for short- or long-term goals with competitive and guaranteed interest rates.

At Truist, we are dedicated to providing you with this clear, easy-to-understand summary of your account.

Visit [truist.com](https://www.truist.com) to learn more about tracking balances, managing your money and understanding account fees.

Account Opening, Closing, and Usage

Minimum Opening Deposit	\$2,500 for terms from 7 to 31 days; \$1,000 for terms from 32 days to 60 months.
Maturities	7 days to 5 years.
Withdrawal Transaction Limitations	If applicable, a penalty will be imposed for early withdrawals that may result in reduction of principal if accrued interest is not sufficient to cover the penalty. Fees could reduce earnings on the account.
Other Transaction Limitations	Clients will have a grace period to make a deposit, withdrawal or term change to the CD without incurring an early withdrawal penalty. Please note that only one change can be made during the grace period ¹ .
Pays Interest	Yes. The interest rate will be fixed at account opening and will remain in effect until the maturity date. Interest will begin accruing no later than the first business day the Bank receives credit for the deposit. See the Bank Services Agreement at truist.com/bsa .
Interest Tiers	The interest earned is based on the following ledger balance tiers: Tier 1 – \$0.01 to \$9,999.99 Tier 2 – \$10,000 to \$49,999.99 Tier 3 – \$50,000 to \$99,999.99 Tier 4 – \$100,000+
Account Statement	No. A monthly statement is not provided unless combined with Checking statement and the names and addresses match AND the accounts are located in the same state, otherwise no statement issued. A 1099-INT is issued annually.

Useful Links

For all Guides and Disclosures, please visit

[Truist Personal CD](https://www.truist.com/savings/certificate-of-deposit/disclosures-and-fees) (<https://www.truist.com/savings/certificate-of-deposit/disclosures-and-fees>)

Including:

- [Personal Deposit Accounts Fee Schedule](#)
- [Bank Services Agreement](#)
- [Privacy Policy](#)

If you would like to open an account, visit a local branch.

If you have additional questions, please call 844.4TRUIST (844.487.8478), visit your local branch or visit [truist.com](https://www.truist.com). We are happy to help.

This overview is not intended to be all-inclusive, but is to be used as a quick reference tool for comparison purposes only.

For additional information, please refer to the Guides and Disclosures in the “Useful Links” section above.

¹ If the CD has a term of less than thirty-two (32) days, there is a one grace day beginning the calendar day after the renewal date to change the term of the CD. If the CD has a term of thirty-two (32) days or more, a change to the term of a CD can be made by notice to the Bank during the ten (10) calendar day grace period beginning the day after the renewal date. The account's grace period ends at the conclusion of the 10 days or when a change is made to your CD's rate or term.