

Truist teammate handbook

January 2024



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The purpose, mission, and values of Truist are more than just words.

They're the starting point for making things better for clients, teammates, and stakeholders.

Purpose

To inspire and build better lives and communities

Mission

- For clients
Provide distinctive, secure, and successful client experiences through touch and technology
- For teammates
Create an inclusive and energizing environment that empowers teammates to learn, grow, and have meaningful careers
- For stakeholders
Optimize long-term value for stakeholders through safe, sound, and ethical practices

Values

- Trustworthy**
We serve with integrity.
- Caring**
Everyone and every moment matters.
- One team**
Together, we can accomplish anything.
- Success**
When our clients win, we all win.
- Happiness**
Positive energy changes lives.

Welcome to Truist

Our policies and procedures address important issues, provide consistency in decision-making, and ensure an inclusive, productive, and just workplace.

All guidelines apply to Truist and its subsidiaries and affiliates unless an exception is approved. Consult your manager if you have questions.

Remember, this handbook isn't an employment contract. Truist reserves the right to deviate from, alter, delete, or otherwise revise these policies and guidelines as needed.

The basics:

- Truist cares deeply for its teammates. Everyone and every moment matters.
- We welcome our new teammates warmly and strive to ensure they have the information and resources they need to be successful. New teammates have an introductory employment period of at least three months.
- We ensure teammates receive ongoing communication and feedback. You'll receive a performance evaluation once a year, at minimum.
- Our well-designed policies ensure teammates can understand the expectations and obligations of being a Truist teammate. You're responsible for adhering to policies and conduct standards.



How to find policies

If you need more information about any of the policies and procedures outlined in this handbook, go to the [Policy and Procedure Manager](#).

To find a specific policy, [follow these instructions](#).

Our Code of Ethics

You're expected to understand and follow the expectations set forth by the [Code of Ethics](#) (the Code). Read the Code carefully, and make sure you understand the guidance it sets forth and its importance to the success of our organization. Each year, you'll be required to certify compliance with the Code and show that you understand and agree to abide by the letter and spirit of the Code at all times.

If you see something that's unethical, illegal, or doesn't look or feel right, immediately report concerns to your manager or via the [Reporting Teammate Concerns site](#).

- Ensuring our teammates are paid correctly is critically important to us. Most teammates record hours worked daily for their manager to approve each pay period. As a valuable member of our team, it's important you adhere to your work schedule and report all hours worked.
- The primary point of contact for teammates is their manager; most issues are resolved through direct dialog. When issues aren't resolved within the management structure, teammates are encouraged to engage Human Resources, without fear of reprisal, for guidance and assistance in resolving issues.



My employment policies and guidance

Our employment policies offer a framework that can help you thrive in your career at Truist. If you have any questions or concerns about the guidance provided here, please speak with your manager.



Reporting a concern

Options to report concerns:

- [Reporting Teammate Concerns site](#)
- Call the Truist Anonymous Action Line at 800-432-1911

Equal Opportunity Employment and Anti-Harassment

We're an equal opportunity employer. We don't discriminate or permit discrimination on the basis of race, color, religion, citizenship, national origin or ancestry, caste, age, gender or sex, sexual orientation, gender identity or expression, transgender status, pregnancy or pregnancy-related medical conditions including lactation, disability, genetic information, marital status, familial status, military and veteran status, or any other classification protected by law.

We base our employment decisions on individual qualifications and conduct without regard to any protected classifications. We're committed to providing access, equal opportunity, and reasonable accommodation for teammates as required by law.

If you believe you've been subject to, or are otherwise aware of, discrimination or harassment, report the conduct immediately. The [Reporting Teammate Concerns site](#) includes contact information for internal, confidential reporting and anonymous reporting through a third-party provider, available 24/7*.


Review the full [Equal Employment Opportunity and Anti-Harassment Policy](#) .

When in doubt, report it.

**For teammates in the state of New York only, an additional option for reporting sexual harassment is available -- a toll-free hotline at 800-HARASS-3 (800-427-2773), Monday through Friday, 9 am - 5 pm.*



Employment eligibility

To be employed at Truist, external and internal applicants must complete a set of comprehensive pre-employment and background checks before their start/transfer date. Review the [Employment Eligibility Process Policy](#)  for details.

Employment of relatives and teammate relationships

We want to ensure equitable treatment of all applicants and teammates while avoiding conflicts of interest and preventing the appearance of partiality in the employment process.

Review the [Employment of Relatives and Teammate Relationships Policy](#)  for details.

Introductory period

The first three months of employment with Truist are your introductory period. Policies and standards may be more restrictive during this time. Your manager will set job-related goals, explain departmental standards and expectations, evaluate performance, and monitor attendance and punctuality to make sure you meet the expectations of the job.



Work hours and attendance

Our **Pay Policy**  complies with the Fair Labor Standards Act (FLSA) and with all other applicable federal, state, or local laws governing your work hours. Full details on hours and attendance can be found in the Pay Policy.

The FLSA establishes federal wage and hour standards, including minimum wage, overtime pay, and timekeeping standards. It requires Truist to pay nonexempt teammates at least the federal minimum wage and overtime pay for all hours worked in excess of 40 hours in a single workweek. Some individual state and/or local minimum wage and overtime laws may vary.

Nonexempt vs. exempt

In general, nonexempt teammates are paid by the hour for every hour worked. Exempt teammates are paid a fixed salary, regardless of hours worked. Your status as nonexempt or exempt may affect how our policies apply to you, as noted throughout this handbook.

Standard workweek

The standard Truist workweek starts at 12:01 am on Monday and ends at 12 am on Sunday.

Timekeeping requirements

Nonexempt teammates must accurately record all hours worked, including overtime, to be paid for those hours. You shouldn't record scheduled hours or defer hours worked to a later workweek.

With few exceptions, the time you're required to be at the worksite should be treated as hours worked, including time spent logging into or out of your computer or systems applications. Additionally, time spent working is included in "hours worked" regardless of whether the work was performed outside your regularly scheduled hours and whether the work is done at your worksite, at home, or any other place.

Exempt teammates are expected to work the hours necessary to fulfill job requirements, which may vary from week to week. You aren't required to record hours worked because you're paid on a salary basis and exempt from overtime earnings. You're required to record absences, vacation time, and other paid leave.

Rest breaks and meal periods

It's important to take daily breaks. Rest breaks and meal periods may vary within each department, depending on the volume of work and clients' needs. Your manager will advise you of your scheduled breaks and meal periods.

Rest breaks of 20 minutes or less are generally included in hours worked. When nonexempt teammates are fully relieved of their job duties for a break longer than 20 minutes, the break, in its entirety, isn't included in hours worked.

During meal periods, we encourage you to leave your workstation or work area for a period of at least 30 minutes. If you choose not to leave your workstation during a meal period, you shouldn't conduct any work activity unless you first discuss it with your manager. Meal periods of 30 minutes or more are not included in hours worked, provided you are fully relieved of job duties during that period. If you are required to perform or be available to perform work duties during the meal period, record it as hours worked. Meal periods of less than 30 minutes also are considered hours worked.

On-call time

If you're required to remain on Truist premises or close to your work location so you can't use the time effectively for your own purposes, you're working while "on call." All on-call time is considered hours worked and is compensated accordingly.

If you aren't required to remain on Truist premises or another particular location but do need to be available by cell phone or indicate where you can be reached, then you aren't considered working while on-call and can't include that time as hours worked. However, if you're required to answer a call or perform work during that time, you'll be compensated for the time worked.



Training time

Attendance at lectures, meetings, training programs, and similar activities is classified as hours worked for nonexempt teammates if the activity:

- Occurs during your regular working hours.
- Is mandatory.
- Is directly related to your job.
- Requires you to perform any productive work.

Travel time (nonexempt)

For nonexempt teammates, the following travel time policies apply:

- You aren’t paid for time spent commuting from home to and from your usual work site (ordinary commute).
- You’re paid for travel that occurs during the workday between work sites, such as traveling from one branch office to another or from a Truist worksite to a client’s office.
- If you travel to another city and return home the same day without staying overnight, you can count all travel time (minus ordinary commute) as hours worked.
- If you travel to another city for work and are required to spend the night away from home, you can count all travel time during “normal working hours” as hours worked (minus ordinary commute). This includes not only your normal hours on the days you normally work, but also the corresponding hours on other days (such as Saturday, Sunday, and holidays). Travel time outside normal hours isn’t paid unless you also are working during that time.

Contact your manager for more details about travel time.

Off-the-clock work

Truist strictly prohibits “off-the-clock” work for nonexempt teammates. No one can waive overtime payments for hours worked.

All overtime work must be preapproved by your manager. You must accurately record all hours worked, even overtime hours that haven’t been preapproved. You’ll be paid for all overtime hours worked regardless of whether the hours were preapproved.

You can’t underreport hours worked or otherwise submit inaccurate or incomplete time entries. Your manager can’t change your time record or direct you to do so if you’ve accurately recorded hours worked.

You can’t enter or change hours for another teammate.

Compensatory time off and flex time

You can’t “trade” overtime work in one workweek for time off in another workweek. Managers can use a flextime work schedule to adjust your hours within the same workweek to avoid overtime hours, where not prohibited by state or local law.

Attendance and punctuality

We expect you to be at work on time and to work through the end of each scheduled work shift. Unscheduled absences, late arrivals, and early departures disrupt business continuity and often burden other teammates to meet client and business needs.

Work with your manager to preschedule absences whenever possible.





Pay practices

Full details about our pay practices and pay schedule are included in our [Pay Policy](#) .

Pay cycle

You'll be paid on the 15th and the last business day of the month. If the 15th occurs on a Saturday, Sunday, or bank holiday, you'll be paid on the last working day prior to the scheduled payday.

Payroll deadlines

All payroll data must be submitted and approved in Workday on a timely basis. This includes time entry, pay changes, and absences. Changes must be submitted, through Workday, prior to payroll deadlines. Find the [payroll schedule here](#) or in Workday under the Pay icon on the homepage.


Pay methods

You're strongly encouraged to use direct deposit for your paycheck to ensure you get paid on payday. You can have pay direct deposited into as many as five financial institutions with ACH routing numbers.

Online pay history

You can access an online, printable pay history statement in Workday that displays a breakdown of gross pay, deductions, and net pay for each pay period.

Paycheck errors and/or replacements

If you discover a mistake in your paycheck, lose your paycheck, or realize it has been stolen, notify Teammate Care , option 2, immediately.

Shift pay

Shift pay differentials apply to business units (BUs) that require multiple shift work schedules. To earn a shift pay differential associated with second or third shifts, you must be assigned to the eligible shift in Workday. If you work hours outside the shift assigned to you in Workday, you won't be eligible for shift pay differential for those hours.

Salary for exempt teammates

Most exempt teammates are paid on a salary basis. Except for deductions permitted by FLSA and other applicable laws, exempt teammates are paid the same regardless of the number of days or hours worked.

If you believe you're experiencing an improper salary deduction, call Teammate Care , option 2, immediately.

Recognition and rewards

Truist managers must use approved recognition programs as the primary means of recognizing and rewarding teammates. They can't use cash or cash equivalents, such as gift certificates/gift cards, as forms of teammate recognition.

Garnishments

We're legally obligated to comply with any court-ordered deductions or garnishment orders, such as child support, which means we'll deduct the required amount from your paycheck in accordance with applicable wage laws. If we receive a garnishment against your wages, we'll attempt to notify you before a deduction is made.

Holiday pay

Regular part-time teammates who are scheduled to work less than 20 hours per week and teammates classified as temporary who work in nonexempt positions are not eligible for holiday pay.

Regular part-time teammates who are scheduled to work at least 20 hours per week are paid for holidays that occur on their regularly scheduled workday at their scheduled rate of pay.

Regular full-time and part-time teammates who are scheduled to work at least 20 hours per week and must work on a holiday are paid as follows:

- Nonexempt teammates are paid their regular wages plus straight time for the hours worked on that holiday.
- Nonexempt teammates with nonstandard schedules (such as four 10-hour days Tuesday through Friday) are eligible for floating holidays when an observed holiday falls on a day they aren't scheduled to work.
- Exempt teammates who are required to work on a Truist-recognized holiday receive regular wages and a floating holiday.
- Exempt teammates with nonstandard schedules are eligible for floating holidays when an observed holiday falls on a day they aren't scheduled to work.

If we grant a floating holiday due to a bank-observed holiday falling on a Saturday, the Saturday is no longer considered a holiday. As such, any hours worked are paid under normal pay procedures.

Time off without pay

When an exempt teammate has an unpaid absence, the manager must record the number of unpaid hours in Workday. FLSA regulations state that pay for exempt teammates can't be reduced for partial- or full-day absences except in specific circumstances.

Full-time, nonexempt teammates also must record the number of unpaid hours in Workday.

When a part-time, nonexempt teammate has an unpaid absence, no entry should be made in Workday.

Labor law posters

Get [state-by-state labor law posters](#) for Truist work locations.

Dress for Your Day

You contribute to our image as a trusted financial institution and are responsible for dressing and grooming appropriately for your daily client interactions and work commitments. Our [Dress for Your Day guidance](#) has more information. If you have any questions, contact your manager.

We respect religious beliefs or disabilities that might conflict with our dress code. Speak with your manager if you require accommodations.

Communications guidelines

Review the [Corporate Communications Policy](#)  for more details.

Confidentiality

As part of our commitment to high standards of professional and ethical conduct, you must maintain confidentiality of business communications in compliance with all laws and regulations.

Except in relation to monitoring programs for training or quality control by Truist, or in limited circumstances related to protected activity, including protected concerted activity, you must not:

- Tamper with or intrude on any transmission, whether by voice, data, fax, email, or voicemail.
- Repeat or listen in on another’s business communication without permission.
- Record or permit others to record business communications without permission.
- Use information from any business communication, including internal documents, meeting materials (or photographs of), or knowledge that a business communication has occurred for your personal benefit or for the benefit or harm of others.

Report actual or suspected violations of these guidelines to your manager or via the [Reporting Teammate Concerns site](#).

Communications services and equipment

We provide the communications services and equipment necessary to promote the efficient conduct of business. Your manager will instruct you on the proper use of communications services and equipment for both internal and external business communications.

Social media

Social media is an evolving medium for personal and business communication and an important part of marketing and operations for Truist and its subsidiaries and affiliates.

The [Human Resources Social Media Policy](#)  addresses personal use of social media by all Truist teammates, and the Enterprise Social Media and Influencer Marketing team sets strategy around business use of social media.

Review the [Human Resources Social Media Policy](#)  and the [Enterprise Social Media Policy](#)  for details.

News media

Refer all media inquiries and requests to Corporate Communications. Only Corporate Communications or authorized spokespersons can speak with the media on Truist’s behalf about Truist’s positions on business issues.




Email guidelines

When emailing persons inside or outside Truist, you’re expected to act in a manner consistent with Truist’s purpose, mission, and values.

Follow these guidelines to set up your email signature:

Truist Outlook email signature format

First and last name (they/them/theirs) Arial Reg, Truist Purple,11 pt bold, pronouns optional
Official Title Truist Charcoal, bold
Functional Title / Truist Truist Charcoal, bold, divider is forward slash in grey
Award, affiliation or certificationTruist Charcoal, bold, must be work-related only
7400 Park, Suite 310, Charlotte, NC 28226Truist Charcoal, unbolded
Mail Code #7777Truist Charcoal, unbolded
Office: 555-555-5555 / Mobile: 555-555-5555 Truist Charcoal, unbold, dashes between numbers, forward slash divider
first.last@truist.com..... Truist Charcoal, all lower case
LinkedIn: First name Last name (hyperlink to LinkedIn page).. Optional. Truist Charcoal, hyperlink name to URL. Do not use actual URL.

TRUIST  Approved logo only. To add alt text, right-click and use picture options to add the words “Truist logo.”

To add a logo and alternative text for the logo, find the [email guidelines and logo](#) here.
To add mobile signatures, find [mobile guidance](#) here.

To add optional pronouns to your email signature, put them in parentheses, unbolded, directly after your name. Example: **Sam Sample** (they/them/theirs). To hyperlink your pronouns for additional information, highlight your pronouns, right click, and choose “hyperlink.” You can then add one of the following URLs:

- **She** - <http://mypronouns.org/she>
- **He** - <http://mypronouns.org/he>
- **They** - <http://mypronouns.org/they>
- **Ze** - <http://mypronouns.org/ze>
- **Neopronouns** - <http://mypronouns.org/neopronouns>

Don’t include:

- Personal, nonbusiness social media pages/links.
- Personal quotes.
- Promotional statements for products or solutions.

For specific line of business guidance, speak with your manager or marketing representative.

Approved colors

Truist Purple

R 46
G 26
B 71

Truist Charcoal

R 52
G 54
B 59

Phone calls

Phone transactions should be efficient and professional. Follow these examples for greetings and voicemails.

Outgoing calls:

- “Good morning, Ms. Miner. This is Mary Smith with Truist.” (continue conversation)

Incoming calls:

- “Thank you for calling Truist. This is Mary Smith. How can I care for you today?”
- “Welcome to Truist. This is John Banker. How can I care for you today?”

Voicemail greeting:

- “Welcome to Truist. You’ve reached the voicemail for John Banker. Today is (insert day, date), and I’m in the office today. If I’ve missed your call, please leave your name, phone number, and a message and I’ll return your call as soon as possible. For immediate assistance, please press 0#, and another member of our team will assist you. Thank you for calling Truist. Take care.”
- “Thank you for calling Truist. You’ve reached (first and last name) in (department or branch). I’m currently unavailable to take your call, but please leave me a detailed message, and I’ll get back to you as soon as possible. If you need immediate assistance, dial (xxx-xxx-xxxx) and ask for (name).”






Employment termination

You may terminate your employment at any time and for any reason, and you’re employed at the will of Truist, which may terminate you at any time, for any reason, with or without cause or notice*.

We retain the right to establish, change, and delete policies, practices, and rules at will and as deemed fit.

Review the **Termination of Employment Policy**  for guidance on voluntary and involuntary terminations, teammate obligations, employment references, employment verification, and more.

**Exclusion to at-will employment applies only to teammates who have a separate, written employment contract.*

Unemployment insurance

We contribute premiums on your behalf for unemployment insurance. Benefits may be provided from this program in the event you lose your job. Email questions to UEB@Truist.com.

H-1B and E-3

Labor condition application posting notices

Truist occasionally hires teammates who have H-1B and E-3 nonimmigrant visas, and is required to post notices called Labor Condition Applications in conjunction with the filings of those visa types.

Legal concerns

Anti-money laundering, counterterrorist financing, the Bank Secrecy Act, and OFAC

All teammates, regardless of role and location, must take very seriously our obligation to join with governments, international organizations, and other members of the financial industry to protect the financial system from being used by terrorists and money launderers for illicit purposes.

Laws and regulations such as those included within the [Bank Secrecy Act \(BSA\)](#) as well as requirements set forth by the [U.S. Department of the Treasury’s Office of Foreign Assets Control \(OFAC\)](#) require financial institutions to implement and maintain appropriate controls to address potentially illicit activity. This includes money laundering and terrorist financing.

The BSA requires, among other things, that we:

- Obtain and retain customer identification information, as well as verify customer identity, at account opening.
- Understand the nature of a customer’s business at Truist.
- Identify and report to the government suspicious activity conducted by Truist customers or through Truist accounts.

The OFAC regulations restrict all U.S. persons, both individuals and entities, from engaging in any business with individuals, entities, and/or countries that have been prohibited because of involvement in or related, but not limited to:

- Terrorism or terrorist-related activities.
- The manufacture, distribution, or sale of illicit drugs.
- Human rights abuses and corruption.

While financial institutions play a significant role in helping to protect the country’s financial system from abuse by those engaged in illegal activities, you provide the best defense. Comply with all applicable business unit procedures, ensure all required training is completed in a timely manner, and always escalate any concerns or questions to your managers.

Review the **Truist AML Policy**  for more details.

Insider trading


If you have any material nonpublic information relating to Truist, a Truist client, or supplier that hasn’t been available to the public for at least one full business day, you’re prohibited from trading in the equity (typically, common stock), and debt securities of Truist, or the client or supplier company. You’re also prohibited from disclosing material nonpublic information, either directly or indirectly, to any other persons to facilitate their trading of such securities.

It’s impossible to exhaustively describe what constitutes material information. Assume that information is material if a reasonable investor would consider it important in a decision to buy, hold, or sell stock.

For more information, see the [Securities Trades by Company Personnel Policy](#).

Teammate arrests and convictions

Our reputation is important to our overall success. Corporate governance requires that we maintain fidelity bonding ability and insurance for all Truist teammates. Certain charges and convictions can lead to negative perceptions of Truist and the inability of Truist to obtain and keep a fidelity bond in force for a teammate.

Inform your manager and call Teammate Care  within five business days if:

- You’re charged with any criminal offense that is a felony.
- You’re charged with any criminal offense (whether a felony or misdemeanor) involving fraud, dishonesty, breach of trust, or money laundering.
- You’re arrested for, charged with, or convicted of any drug-related offense on or off Truist premises.
- You’re convicted of or plead guilty or nolo contendere (no contest) to any criminal offense, or you enter into a Pretrial Diversion or similar program in connection with a criminal offense (other than minor traffic offenses).
- You lose a job-related license from an issuing authority or are disciplined by that authority.

Notification of an arrest or conviction will result in an assessment of the circumstances to determine if you can continue working at Truist given a variety of defined metrics, including regulatory requirements under the [FDIC Section 19 Rule](#), the [SAFE Act](#), the [Drug-Free Workplace Act](#), and/or other considerations.


Safety and security

We’re committed to the safety and security of our teammates, our clients, and the assets our clients have entrusted to us.

Truist Corporate Security is responsible for developing and implementing security policies for our teammates and clients, safeguarding Truist’s assets, and guiding Truist in complying with local, state, and federal laws and regulations, particularly those established by the Federal Deposit Insurance Corporation.

Because Truist Corporate Security can’t personally handle all security issues, it should be understood that security is everyone’s responsibility.

Your role in maintaining the most secure workplace possible:

- Know and comply with Truist’s security procedures and understand how to detect and report any violations, security issues, or suspicious activity.
- Know how to properly use the security devices that are installed and used at your location.
- Teammates who are issued access cards must review the [Truist Corporate Security Card Access Control Procedure](#). 
- Follow proper opening and closing procedures.
- Understand that a robbery can occur at any facility, banking or nonbanking, that carries the Truist brand. A proper response during and after a robbery is essential to ensuring safety, preserving evidence, and prosecuting the offender(s).
- Safeguard keys, combinations, access cards, or alarm PIN codes that are issued as part of your job, just as you would any personal password.
- Don’t remove property or equipment from the premises without written authorization. You’re responsible for the proper use, care, and return of all Truist equipment assigned to you.
- Know that weapons are prohibited from all Truist property with the exceptions of weapons carried or maintained:

- By armored car personnel, third-party ATM servicing personnel, contract security guards, and law enforcement personnel.
 - By Truist teammates when in direct support of Executive Protection Program efforts and authorized by Truist Corporate Security.
 - Within a client’s, vendor’s, or teammate’s personal vehicle, but only if specifically permitted by applicable state law.
- Know how to access [Emergency Response Plans \(ERPs\)](#), evacuation routes, shelter-in-place locations, and the emergency responders.
 - Exercise reasonable care for your own protection and for that of your personal property while on Truist premises or away from the premises on business. We aren’t responsible for loss, damage, or theft of your personal property.
 - Do not permit unknown or unauthorized persons to pass through doors, turnstiles, or other entrances to restricted areas behind you – often referred to as “tailgating.” Additionally, unknown or unauthorized persons in restricted areas who aren’t accompanied by a Truist teammate should be questioned to ensure they have a legitimate need to be in the area or directed to a security desk or guard.
 - Teammates who wish to allow a family member, friend, or other visitor onto Truist premises for a non-client visit must get their manager’s permission and limit visits to a reasonable amount of time. Visitors must be accompanied at all times by their teammate host, may not be in areas where sensitive client or company information is present, and may not remain for extended periods of time. Minor children may not be left unattended in common areas, such as a lobby, cafeteria, or break room. Occasional, brief visits are allowed with manager approval as long as work won’t be disrupted and all safety and security protocols are followed.

Information protection

We place the highest priority on protecting and safeguarding the information our clients and teammates share with us. As a financial services provider, we also have a federally regulated obligation to protect our clients’ personal information.

We proactively monitor cybercriminals and their capabilities, constantly update a comprehensive array of security measures in accordance with industry standards and regulatory requirements, and implement multiple layers of controls to safeguard client accounts. However, even with tremendous investments in cybersecurity, the easiest way for fraudsters to gain access to information is to take advantage of our human nature.

All Truist teammates use confidential client information, proprietary company information, computer systems and/or data processing resources, and must comply with information security standards and guidelines.

Review the [Corporate Information Security Policy](#)  for details.

Cybersecurity guidelines

Our basic cybersecurity standards state:

- Access to information must be authorized by management and restricted to a “need-to-know” basis.
- To access the computer network resources, you are assigned a unique user ID that is for your use only. Passwords are used with your user ID to verify your identity to the computer system. Never share your user ID, passwords, or PINs with anyone, including other teammates or contract workers.
- Only authorized software can be used on Truist-owned computers. Purchased software must be on the Enterprise Technology approved software list.
- Don’t disable, bypass, circumvent, or otherwise attempt to negate information security measures.
- In the event of a potential or actual risk to corporate information assets or a violation of corporate policy, immediately notify your manager or report the concern via the [Reporting Teammate Concerns site](#).

Prohibited device

The [End User Acceptable Use Standards](#) (Standard Requirements 2.1 EUS.A – Secure Use of Asset p. 2) and the [secure desk guidelines in this handbook](#) prohibit the use of a device that prevents locking and securing (CTRL+ALT+DEL) of a user workstation. In addition to non-compliance with these standards and guidelines, the use of mouse-jiggler devices is prohibited due to potential exposure to malware that can be introduced into the Truist network.

As part of routine threat hunting procedures, Truist Cyber Security continuously scans Truist networks to identify the use of suspicious hardware and/or software. Although in some instances, regular keyboards, mouse, and other devices purchased outside of the Truist formal procurement process (from a retailer instead) could register as suspicious, Cyber Security focuses its attention on malicious devices that pose a potential risk to Truist (such as a mouse jiggle).

It isn’t the intent of the Enterprise Insider Threat Program and Cyber Security to enforce Truist procurement process for purchasing hardware; however, when a suspicious device is detected on a workstation, Cyber Security will escalate the concern to the teammate’s manager.



Data risk classification

We sort our data into classes based on inherent risk of loss or exposure. You’re responsible for classifying data in accordance with Truist’s guidelines.


See the complete [Data Risk Classification Taxonomy](#) .

Secure desk guidelines


on under your direct control. Our secure desk standard includes the following guidelines:

- Don’t leave restricted or private information unattended and accessible on your desk, computer screen, or in your office/cubicle space.
- Always clear the computer screen of restricted or private information as soon as you’ve satisfied your business need.
- Always log off the network or lock your computer with a password-activated screensaver, or similar option, when you leave your immediate work area.
- During the workday, secure your laptop from theft at all times.
- If you leave your laptop on the premises overnight, lock it in a secured cabinet or drawer before you go.
- Dispose of documents containing information classified as restricted, private, or internal by using a crosscut paper shredder or a secured disposal bin. All other company information also should be disposed of securely.
- If you have permission to take items such as documents, portable media, and laptops, off-site, you’re responsible for preventing unauthorized access or theft.

Acceptable use standard

Use only our systems for business purposes and in accordance with the [Code of Ethics](#), Truist [Corporate Information Security Policy](#) , and applicable state and federal laws and regulations. Restricted and private information must not be transmitted to or stored on your personal mobile device or email account.

Occasional personal use of Truist telephone, email, and internet systems is permissible if it doesn’t:

- Interfere with worker productivity.
- Preempt any business activity.
- Conflict with the [Code of Ethics](#), Truist [Corporate Information Security Policy](#) , [End User Acceptable Use Standards](#), and applicable laws and regulations.

Email security

You shouldn’t intentionally access another teammate’s email for unapproved business or personal purposes.

Never open suspicious email attachments or hyperlinks. Report suspicious email by using the “Report Phish” button in Outlook email, or forward the emails to phish@truist.com and then delete them from your inbox.

If you must send an email containing personally identifiable information (PII) such as account, Social Security, or credit card numbers to a recipient outside of Truist, you must use the correct TITUS data classification for it to be sent securely.

Internet use

You shouldn’t have any expectation of privacy while using Truist internet resources. Accessing the internet through connections other than Truist-authorized methods is prohibited unless approved in writing from Corporate Cyber Security.

When using Truist internet resources, you aren’t allowed to:

- Disclose restricted or private information pertaining to Truist or any of its clients without prior approval.
- Download software for nonbusiness purposes.
- Use the internet for unauthorized access (such as hacking) to remote networks or other systems.
- Use internet resources for personal financial gain.
- Use internet resources to harass, intimidate, or in any way violate the [Code of Ethics](#).
- Respond to social media content or speak on behalf of Truist without approval of Corporate Communications.

Cybersecurity training

Newly hired Truist teammates must complete the Information Protection Awareness online course within 30 days of employment. You’re required to recertify annually.

Find additional training, education, and cybersecurity news on the [Corporate Cyber Security intranet site](#).

For details, email corporatecybersecurityawareness@truist.com.

Consumer and teammate privacy

Consumer privacy issues

As a financial services provider, we place the highest value on the information our clients (including prospects, current and former clients, and all consumers) share with us. The information clients provide is the cornerstone on which we build trust and confidence in the relationships we establish and the services we offer. Policies, procedures, laws, and regulations exist to protect the client’s right to privacy and the information we have about our clients, and they must be followed. Truist has publicly available privacy notices in place to ensure transparency in our practices. In addition, as outlined below, teammates must be aware of and follow affiliate sharing restrictions prior to sharing any client data with affiliates.

A growing number of state laws provide clients with the right to know and access certain information Truist collects about them. Likewise, clients have the right to correct certain inaccurate data as well as to delete certain personal information.

Client information we may collect

We may collect the following categories of information about our clients:

- Information on applications, personal financial statements, and other oral, written, or electronic communications, such as the client’s name, address, Social Security number, assets, investment experience, and income
- Information about our clients’ transactions with us and other companies in the Truist family or others, such as account balance, transaction history, and payment history
- Information we receive from third parties, including persons providing services in connection with our clients’ transactions and credit bureaus, such as payment and credit history
- Information we obtain from others to verify information provided by our clients, such as employment history and credit or other relationships with third parties
- Information collected from our websites, such as information clients provide to us and information necessary to manage online sessions with us



Disclosure of client information to third parties

We don’t disclose information about our clients to companies outside of Truist, except as required or permitted by law. For our everyday business purposes, we may disclose information about clients to third parties to help us service loans or accounts, to government entities in response to subpoenas, and to credit bureaus. In addition, we may disclose the information we collect about clients described above to companies that perform marketing services on our behalf and to financial institutions for the purpose of jointly offering financial products and services to clients, such as mortgage life insurance. We can’t provide client information to any nonaffiliate for that nonaffiliate’s own marketing purposes that would violate Truist’s Privacy Policy. We do not sell client information (such as account information or personal details) to unaffiliated third parties, as the term “sell” or “sale” is commonly understood by an average consumer. Truist does share certain information with third parties that could be considered a “sale” under the definition within the California Privacy Rights Act, specifically. Such sharing may be restricted by Truist clients via Truist’s [Privacy Center](#).

Client information we may share within Truist

To the extent permitted by law, and for our everyday business purposes, we may share information about our experiences and transactions with our client and identification information with companies within Truist. Unless our client tells us not to, we may also share other information about the client with companies within the Truist family for various purposes, such as offering the client, or considering the client for, other products, services, or opportunities available from other Truist companies. This other information includes the following:

- Information we obtain from applications or other forms, such as assets and employment history
- Information we obtain from a credit bureau, such as credit history
- Information we obtain from others to verify information provided by our client, such as credit or other relationships with third parties

Truist companies that may receive this information are all financial services companies, including banks, consumer finance companies, securities broker-dealers, investment advisors, clearing firms, insurance agencies, and mortgage companies. Some lines of business or Truist companies do not share information.

Informing us not to share information within Truist

A client may prefer that we not share application information and credit-related information obtained from them and others with companies within Truist. The client may direct us not to share (opt out) by following the opt-out instructions in their Privacy Notice. We’ll process the client’s request as soon as we reasonably can.

A choice to limit the sharing of information (opt out) only covers application information and credit-related information obtained from the client and others that we might otherwise share within Truist. We may continue to share other information about our client within Truist as permitted by law, such as information about transactions with us and certain identifying information, including name, address, telephone number, and Social Security number.

Informing us to limit marketing within Truist

Federal law gives consumers the right to limit some, but not all, marketing from Truist companies. Federal law also requires us to give consumers notice about how to limit marketing offers from Truist companies (opt out). Consumers may limit Truist companies, such as the banking, lending, credit card, insurance, and securities companies, from marketing their products or services based on personal information received from other Truist companies. This may include identification information, transaction or history information, or credit information such as income, account history, and credit score. Consumers may limit sharing of certain information or limit marketing offers (opt out) at any time by contacting us by telephone or via other mechanisms on the [Privacy Center](#).

Security procedures for consumer information

We maintain physical and electronic procedures that comply with federal guidelines to safeguard consumer information. Our security measures include computer safeguards, and secured files and buildings. Our teammates are bound by the Truist [Code of Ethics](#) and policies to access consumer information only for legitimate business purposes and to keep information about consumers confidential. Teammates who violate the Truist [Code of Ethics](#) and privacy policies put their employment in jeopardy.

Other client privacy protections

Clients may have other privacy protections under some state laws. We’ll comply with applicable state laws as to information about our clients. For example, certain state laws may restrict the types of information we may disclose about clients or require us to provide clients with an additional notice. We won’t use or share personally identifiable medical information for any purpose other than the underwriting or administration of an insurance account, policy, or claim, unless otherwise required or permitted by law.

Emergency preparedness and workplace violence

It is important that teammates review and understand the [Truist Emergency Procedure Guide](#) and the [Workplace Violence Prevention Policy](#). These documents provide important safety and preparedness information for teammates in the following areas:

- How to report an emergency, including threats of violence
- Where to review emergency response plans, which provide information on evacuation and shelter-in-place procedures
- The importance of the SIREN Emergency Notifications system and how to update teammate contact information

Teammate privacy

It’s our policy to respect and honor the privacy of our teammates and to provide transparency around practices affecting teammates’ expectation of privacy in the workplace.

While teammate privacy is of paramount importance to us, we have the right to monitor teammates and activities when on company premises and/or using Truist equipment (a) for compliance with Truist policies and procedures; (b) to prevent and deter crimes; and (c) for other lawful purposes. Such monitoring may take place in any Truist location (such as video and audio recording of activity in the workplace) and may include monitoring of any equipment, device, or software. This includes software provided by Truist for use on personal devices that is (1) provided to a teammate by Truist in the ordinary course of business; or (2) used or provided to the teammate in the ordinary course of Truist business, whether or not owned by Truist. Any and all telephone conversations or transmissions, electronic mail or transmissions, or internet access or usage by an employee by or on a Truist-provided electronic device or system, including but not limited to the use of a computer, telephone, wire, radio or electromagnetic, photo electronic, or photo-optical systems, may be subject to monitoring at any and all times and by any lawful means.

Regardless of its form (paper, electronic, or any other storage format), all work product belongs to Truist, and all tools used to generate that work output are subject to review and monitoring by Truist. Under

no circumstances will we monitor teammates for the purpose of discouraging or chilling protected teammate communications about the terms or conditions of employment or other protected concerted activity. Monitoring will be conducted only by authorized Truist personnel. Non-authorized monitoring is strictly prohibited.

This handbook, in conjunction with Truist’s [Code of Ethics](#) and additional policies published by the Enterprise Privacy and Technology Office, serves as notice to Truist teammates of such monitoring.

Recording and monitoring in the workplace

We have a business need (and in some cases, a legal requirement) to record certain conversations or events within Truist. The functionality to record virtual meetings (such as with Microsoft Teams) is disabled by default. However, in certain circumstances teammates may request to enable the Teams recording functionality through the IT service portal with appropriate managerial approval. Other recordings may occur for a variety of purposes — for marketing and training videos, compliance monitoring and testing, corporate security obligations, certain regulatory requirements or trading desk practices, and much more.

We may record or monitor at any Truist-owned or Truist-designated location, such as through video and audio recording of activity in the workplace. We also may use or monitor any Truist equipment, device, or accounts, including email and social media authorized for use for a Truist purpose. Monitoring may also include the use of software, including software provided by Truist for use on teammates’ personal devices such as personal laptops and Chromebooks, tablets, and mobile devices, that are (1) provided to a teammate by Truist in the ordinary course of business; and/or (2) used by the teammate in the ordinary course of Truist business.

Personal mobile devices are generally equipped with the ability to use geospatial technology to precisely locate the device. We recognize that personal mobile devices that may have software installed that permits use for certain work purposes are often with teammates at their homes as well as during other personal affairs, and as such we don’t collect highly specific teammate geolocation information via such personal mobile devices. However, Truist may track IP addresses from Truist-owned or provided devices as to general location city/state/country in an effort to ensure compliance with employment, tax, information security, and other applicable laws.

Collecting and maintaining teammate data

Teammates provide certain sensitive data to Truist upon onboarding and throughout their tenure with us. It’s necessary for us to collect and share certain data provided by teammates both within and outside the organization for various purposes, such as to provide teammate benefits and ensure workplace safety. It’s our policy that teammate information should only be collected or shared when it’s directly relevant and necessary to accomplish a specified, lawful purpose. Examples of personal information about teammates (and prospective teammates) that we collect include the following:

- Recruiting records such as resumes, applications, references, interview notes, and correspondence
- Social Security number, home address, phone number, email address, driver’s license number, beneficiary and emergency contact information
- Gender/gender identity, race, ethnicity, date of birth, disabled status, and veteran status
- Medical information such as doctor’s notes, medical certification forms, documentation relating to medical accommodations, LifeForce, and other teammate wellness information
- Performance and career-related information such as job title, job grade, work history, performance ratings, corrective action plans, applications for promotions
- Salary, incentives, 401(k) use and loans
- Bank account numbers, direct deposit information
- Insurance benefit information including usage data
- Disciplinary and grievance records
- Information relating to your work location and attendance (including security badge swipes and VPN access information)
- Records regarding your use of digital products , devices, and services for work purposes (including your use of work email, internet, electronic/ Teams messaging, social media, website analytics, diagnostics, usage data, and user-generated content)
- Public records (including criminal offense records)
- Any other information you voluntarily choose to share with us and/or is necessary to our business purposes

Teammates may be entitled to additional rights under privacy laws, which may vary by state and are described in Truist’s privacy policies.

Uses of teammate data

We collect teammate information for a variety of business and employment purposes. Much of the information is used for establishing, maintaining, or terminating teammate relationships with us, such as determining eligibility and qualifications, administering pay or benefits, managing training and career development, processing claims, and supporting retirement or other attrition. Some information is also used to support performance management requirements.

We also use teammate information to process work-related claims (including workers compensation, pension, insurance claims, and leave claims) or to gather evidence for an internal investigation or disciplinary action. We’ll also use teammate information when required to comply with legal or regulatory requirements, including litigation.

We also collect information to assemble corporate directories, facilitate travel, assist with business transactions, ensure workplace health and safety, and protect the technical and physical integrity of our facilities and systems.

Additionally, we may use Information relating to your work location and attendance to support Truist operations, monitor adherence to Truist policies, and conduct workforce analytics and reporting.

Sharing teammate data within Truist

Teammate personal information, including that of former teammates, provided to or created by us may be viewed and shared with additional Truist teammates for certain limited business purposes. Such activity is limited solely to those who have a need to know the information.

Examples of acceptable sharing of data: sharing with certain Human Resources teammates who need to know the information to provide the teammate benefits; incidental sharing with certain teammates in Enterprise Technology if necessary to create and maintain databases; and sharing within limited Legal, Risk, and/ or Truist Audit Services teammates if necessary for them to perform their work obligations (such as for internal investigations, analysis of HR complaints, or HR compliance oversight).

Sharing teammate data outside Truist

Certain personal information must be shared with certain third-party partners to carry out our obligations to teammates and to support our business operations. Many teammate benefits require the support of third parties. We also use third parties to assist with teammate travel that may make other services available while on official travel. Teammate data may also be shared with federal, state, and local authorities and/or regulatory bodies as required under applicable law.

When sharing such information, we conduct appropriate due diligence to ensure proper security controls are in place. We don't permit sharing of teammate personal information with nonaffiliated third parties for marketing purposes. Please note that personal information is being shared when teammates include a signature block within a Truist email or are issued a Truist-branded business card.

Teammate clients

Any teammate who is a Truist client enjoys the same benefits and information protection as all Truist clients, relative to their personal/financial banking information. Data provided by a teammate client in their role as a client will only be used and shared consistent with the purposes for which it was collected.

Teammate personnel files

We maintain a personnel file on all teammates that contains documents pertaining to employment with us. We retain documents in accordance with all applicable laws and record-retention requirements. Consequently, certain historical documents may not be available for review. Personnel records for all teammates are maintained within Workday. Managers are responsible for the accuracy and completeness of information they enter into Workday. We respect the rights and dignity of each teammate and conduct our business in a way that protects the privacy of all teammates' personal information.


We only request, use, and retain personal information about teammates that is required for business or legal reasons. Historical paper personnel files are confidential and are kept in a centralized location by Human Resources.


Miscellaneous documentation that is used for performance discussions or a teammate's upcoming performance review must be maintained by the teammate's manager in a separate coaching file. Coaching files are confidential and are maintained in a locked drawer or cabinet. Documentation that isn't job-related must not be housed in personnel or coaching files and must not be maintained elsewhere. Documentation pertaining to disciplinary counseling or personal and confidential information regarding a teammate's job performance must not be placed in another teammate's file. Teammate personnel files and coaching files are the property of Truist, not the individual manager or teammate.

Information necessary for the administration of medical leaves of absence (such as certification of health care provider forms or related documents) or any documentation that contains a teammate's personal medical information, including doctor notes, must not be retained in the teammate's personnel or coaching files. Such information must only be retained electronically by Human Resources.


Teammate medical information provided by our vendors, including drug and substance abuse tests and LifeForce health screenings, must not be maintained by us. Those records, if applicable, are maintained confidentially by the contracted vendors providing those services.

Any teammate (manager and/or direct report) who receives information/documents related to subpoenas, charges of discrimination, attorney/federal investigator requests, and other requests for teammate documents, interviews, or information should immediately scan and email the information/documents to the Truist Legal Department:

- EEOCNotices@truist.com (Any documentation or request from the EEOC)
 - CSCSOP@cscglobal.com (Teammate information related to subpoenas or request for information)
- Contact Teammate Care , option 3, for further guidance on where to send requested information/documents.

Teammates, including managers and Human Resources, are prohibited from providing professional reference for former or current teammates to third parties. However, managers are permitted to give references for current or former teammates to other internal Truist managers when teammates are seeking transfers within the organization. Third-party requests for employment verifications are to be directed to Teammate Care , option 5.



Unemployment insurance claims and documentation related to a current or former teammate should be immediately scanned and emailed to UEB@Truist.com. Teammates requesting to view their personnel files must contact Teammate Care , option 3, to schedule an appointment.

We have a fundamental interest in making sure the information we collect on teammates is accurate, relevant, timely, and complete. As a result, we collect the vast majority of information regarding teammates directly from the teammate or from the source of the record, such as a manager. We allow teammates to correct and update certain information they provide as necessary.


Upon request, a teammate is allowed to review the contents of their personnel file. Personal information or work references included in the personnel file obtained prior to the teammate's employment were provided to us in confidence and must be removed before review by the teammate, unless otherwise dictated by law. Former teammates are not permitted to access any portion of their personnel file, unless provided by applicable state or local laws.



Workplace health and safety


Drug, alcohol, and smoke-free environment

In the interest of promoting a safe and secure work environment for all teammates, Truist prohibits teammates from possession and abuse of illegal/controlled substances and alcoholic beverages at all of its locations. Substance abuse subjects Truist to unacceptable risks of workplace accidents or mistakes that could cause financial or reputational harm to Truist and undermine the company's ability to meet its business mission.

The Controlled Substances, Alcohol and Smoke-Free Environment Policy  provides clear standards about substance use in the workplace and details Truist's process for conducting reasonable suspicion substance use screening.

Accident, injury, illness, and safety

You must comply with all safety and health requirements, whether established by Truist or by federal, state, or local law. In addition, we make reasonable efforts to provide for your safety and that of our teammates, property, clients, vendors, and authorized visitors.

Report all observed environmental, safety, and health violations, potentially unsafe conditions, and any accidents resulting in injuries to teammates, clients, visitors, or vendors. You or your manager should contact Teammate Relations via Teammate Care , option 4. Truist prohibits retaliatory action against a teammate for making such reports. Violations of Truist's safety plans, policies, or procedures could result in disciplinary action, up to and including termination.


Managers must confirm that teammates under their supervision understand and comply with all company environmental, safety, and health rules, regulations, and procedures.

A manager's safety responsibilities include:

- Being familiar with all safety and health procedures relevant to the operations under their supervision
- Inspecting their work areas periodically for environmental, safety, and health hazards
- Identifying conditions that are recognized in the company as being unsafe
- Reporting accidents and injuries immediately and confirming that any injured teammate is referred to appropriate medical care

For environmental, safety, or health situations with no immediate teammate impact, managers should place a work order through the [Truist Facility Management site](#).

Fatality/hospital treatment

In the event of a work-related fatality or with all work-related inpatient hospitalizations, amputations, and all losses of an eye, the manager immediately must report the fatality or incident to Truist's Workers' Compensation by calling Teammate Care , option 6, option 4.

The Employment Legal team reports the event to the Occupational Safety and Health Administration (OSHA) within eight hours of the occurrence for a work-related fatality, and within 24 hours for inpatient hospitalizations, all amputations, and all losses of an eye. Therefore, the reporting manager also should notify the Employment Legal team immediately at EEOCNotices@truist.com.

Workers' compensation


If you're injured in the course and scope of employment, you may be entitled to workers' compensation, which is provided through premiums paid fully by Truist. The law requires all injuries to be reported immediately upon knowledge of the accident.



Workers' compensation contacts

- If you're located in any state except North Dakota, Ohio, Washington, or Wyoming, managers should call CorVel at 877-764-3574.

A CorVel nurse records:

- Teammate's name
- Teammate's Social Security number
- Teammate's phone number
- Date the injury occurred
- Brief description of the injury
- If you're located in Ohio, managers Teammate Care at 800-716-2455, option 6, then option 2.
- If you're located in North Dakota, Washington, or Wyoming, managers should call Teammate Care , at 800-716-2455, option 6, then option 3.

Client/visitor/vendor accident/injury/illness/fatality

If a client, visitor, or vendor is injured or dies while on Truist property, they should seek necessary medical treatment immediately. The appropriate manager should complete the Vendor Accident form located on the company intranet site and email it to truistriskmanagementclaims@mcgriffinsurance.com.

The vendor’s employer generally is required to report the event to OSHA, but this obligation does not relieve Truist from its reporting obligation if the vendor fails to do so. Therefore, the appropriate manager should notify the Employment Legal Team immediately at EEOCNotices@truist.com.

Safe driving

If you’re required to drive in connection with performing your job for Truist, you are responsible for driving safely. Travel time spent performing your job is considered time worked. These instructions apply to all teammates who drive on behalf of Truist, whether the vehicle is personally owned, company-owned, or rented/leased. You must abide by all applicable laws when driving on behalf of Truist, whether the vehicle is personally owned, company-owned, or rented/leased.

If you’re asked to drive on behalf of Truist, you must:

- Maintain a safe driving record.
- Be licensed in the state where you reside.
- Abide by the laws and regulations for the state(s) in which you are traveling, including “hands-free” device use laws.

OSHA complaints

Under OSHA law, we’re responsible for providing a safe and healthful workplace for our teammates. If you receive an OSHA complaint, immediately notify EEOCNotices@truist.com and WorkersCompensation@truist.com. Truist may not retaliate against any teammate for filing a workplace safety complaint with OSHA.

OSHA walk-through

If an OSHA agent comes to your office location and asks to complete a walk-through, you should ask the operations manager to physically greet the OSHA agent and accompany them during their visit. If the operations manager isn’t on-site, call the senior manager immediately (branch locations only).

The operations manager or senior manager (hereafter “the manager”) should request to see the OSHA agent’s Department of Labor ID and ask the nature of their visit. After the manager greets the OSHA agent, they should excuse themselves, and in a private area:

- Call the facility manager. If possible, the facility manager should accompany the OSHA agent and the operations manager or senior manager during the walk-through.
- Email EEOCNotices@truist.com.
- If the above parties aren’t available, leave a voice message and the operations manager or senior manager will independently conduct the walk-through with the OSHA Agent.

The manager should limit responses to providing factual documentation to support the response, as any statements made to an OSHA agent could be considered binding.


If the OSHA agent requests to speak with a teammate, the manager should establish a date and time for the meeting. If this isn’t possible, the manager should provide a private location for the teammate and the OSHA agent to speak. The manager should inform the teammate that they have the right to choose whether to speak with the OSHA agent, without retaliation.

The manager should:


- Accompany the OSHA agent at all times aside from private conversation between the OSHA agent and a teammate at the teammate’s discretion, as described above.
- Ask the OSHA agent for the scope of their inspection (the walk-through should be limited to the specific complaint provided by the OSHA agent).
- Duplicate any photographs and measurements taken by the OSHA agent to share with Truist Legal.
- Take detailed notes of any issue the OSHA agent presents or questions (the OSHA agent may point out issues not specifically mentioned in the initial complaint but in plain view found on-site).
- Document any additional issues addressed by the OSHA agent that were not part of the initial complaint and work with Facilities Operations to correct any violations or concerns immediately.


After completing the walk-through, the manager and OSHA agent should have a debriefing. Include Truist Legal in the conversation if possible. All parties should have a clear understanding of what information was presented, what issues are in question, and what information will need to be provided at a later date. If Truist Legal can’t attend the debriefing, the manager should contact Legal immediately after the OSHA agent departs.

Serious/infectious disease

Report potentially serious/infectious disease in the workplace to your manager and/or Teammate Relations via Teammate Care , option 4.

We comply with applicable OSHA regulations concerning teammates exposed to body fluids, blood, or other potentially infectious materials. Universal precautions include engineering, safety, work practice controls, and personal protective equipment to limit the spread of diseases in the workplace. If special biohazard expertise or cleaning is needed, Teammate Relations will contact Facility Operations to take immediate action.

If you’re concerned about being infected with a serious/infectious disease by a coworker, client, or other person you must convey this concern to your manager or Teammate Relations by calling Truist Teammate Care , option 4. If the manager and Teammate Relations Manager determine there is little or no evidence of risk of contagion to you, you may be required to continue working in your current assignment. If an alternative arrangement is feasible, you may be assigned to work with or perform services for another teammate or client. If you refuse to work with or perform services for a person known or suspected to have a serious/infectious disease, without first discussing your concern with a manager, you’ll be subject to disciplinary action, up to and including termination.

If you’re diagnosed with a serious/infectious disease and need a workplace accommodation, call Teammate Care  option 3.

My place at Truist

Truist stands for DEI

We're committed to diversity, equity, and inclusion, and we believe in the power of what we can achieve together.

Our mission is clear: to create an inclusive and energizing environment where all teammates can be empowered to learn, grow, and have meaningful careers.

We're doing this through:

An inclusive recruiting strategy that ensures we always pursue top talent.

Advancement opportunities through internal leadership training, leadership certification for students, internships, and financial support.

Development and sponsorship programs focused on increasing pathways toward senior leadership.

Training to help leaders and teammates continue to foster and embrace a culture of inclusivity.

An organizational commitment to **inclusive design and digital accessibility**.

Business Resource Groups

We encourage all teammates, regardless of identity/affiliation, to join one or more Business Resource Groups (BRGs), which play a key role in advancing an inclusive culture; positively influencing economic mobility and total societal impact; developing innovative business strategies; and increasing teammate engagement, development, and retention.

Teammates should get manager approval to participate in company-sponsored BRG events that align and help deliver our purpose, mission, and values.

For information, visit the [DEI site](#) on The Source.



Truist Business Resource Groups

- [Asian American@Truist](#)
- [Bold@Truist](#)
- [Disability@Truist](#)
- [Generations@Truist](#)
- [Juntos@Truist](#)
- [Pride@Truist](#)
- [Serve@Truist](#)
- [Women@Truist](#)



My career at Truist

Grow your career

Truist cares about your career and supports your growth.

Careers are teammate-owned

Create your plan: Enrich your career plan through goal-setting related to education, exposure, and experience.

Collaborate with your manager: Your manager is your career growth partner and plays an important role in supporting your goals and encouraging you.

Get a coach: Partner with a certified coach to help you focus, create clear goals, and stay accountable to achieving them.

Grow your skills: Take advantage of the education assistance degree track or future skills track programs to acquire and strengthen the most in-demand skills at Truist.

Discover career possibilities: Understand our world of work through the lens of your unique skills and career aspirations. Visit the Career Discovery Hub to explore all Truist job profiles, consider and apply for open roles, and connect with other teammates.

Visit [Career Development](#) for tools and resources to guide your career experience.



Performance philosophy

At Truist, we strive to create a dynamic, inclusive work environment where teammates feel valued and empowered to learn, grow, and build meaningful careers. In general, performance management is the ongoing process of monitoring and evaluating a teammate’s work and contributions throughout the year. The goal is to help teammates perform their roles to the best of their abilities, in alignment with business goals and objectives.

The Truist performance management process offers benefits including:

- Improved understanding of what’s expected at Truist
- Greater awareness of how behaviors, work activities, and outcomes align to business goals
- Increased transparency through regular communications and feedback
- Dedicated opportunities for celebrating successes and achievements and for addressing gaps in knowledge, skills or behaviors
- Enhanced opportunities for skill development and career growth
- Helps Truist meet its strategic objectives and priorities

Goals

At the beginning of each performance year or upon a teammate’s employment, the manager will share corporate and business unit goals aligned to the enterprise’s strategic business objectives for the current year with their teammates. The manager also will provide guidance and discuss individual performance expectations to ensure alignment with goals. The teammate can share their own personal career and development goals as well.

The enterprise communicates the Enterprise Risk Management framework and other behavior expectations that are part of every teammate’s performance review.

Goals should have characteristics of a “SMART” goal (specific, measurable, actionable, relevant, and timely), discussed throughout the year, and maintained (added, edited, or deleted) as business needs and roles evolve. The manager may assign goals to teammates in Workday, or the teammates may enter individual goals into Workday for manager review. If they’re entered by the teammate, the manager will receive a notification and is expected to review to ensure goals align to the organizational and business unit objectives. The goal notes functionality can be used to make progress notes throughout the year.

Learn more about [goal setting](#) on the Performance site on The Source.

Feedback

Coaching and developing teammates should be an ongoing collaborative discussion. Managers should strive to provide specific and meaningful feedback all year long. Feedback can come in different forms: one-on-one meetings, mentoring, real-time coaching, and informal check-ins following specific projects or work.

Feedback can be collected from multiple sources at any point in the year. Through Workday, a manager or teammate can, at their discretion, solicit feedback from other teammates to provide a more well-rounded view of the teammate’s performance.

The manager and/or teammate will review the collected feedback and incorporate, as appropriate, into coaching and performance evaluations.

Learn more about [providing ongoing feedback](#) on the Performance site on The Source.

Mid-year check-in

Midway through the performance year, managers will complete a check-in with their teammates. This manager-facilitated meaningful discussion addresses a teammate’s progress against goals and any areas of concern, giving the teammate the opportunity to see how their performance is trending against expectations.

Managers provide specific, actionable feedback that can help the teammate address any gaps in performance or behaviors. For most Truist teammates, the mid-year check-in is based on the six-month period from January 1 through June 30.

Learn more about the [mid-year check-in](#) on the Performance site on The Source..

Annual performance review

The annual performance review provides managers with an important opportunity to assess their team’s performance against established goals and performance expectations of the role. They will review how the teammates’ behaviors support Truist’s purpose, mission, values, and Enterprise Risk Management expectations.

The review process plays a key role in both career planning and compensation decisions. For most Truist teammates, the annual performance review cycle is based on the 12-month cycle from January 1 through December 31.

Learn more about the [annual performance review](#) on the Performance site on The Source.

Mid-year check-in and annual performance review process

Teammates have the option to complete a self-evaluation at the beginning of the review process. It’s a great opportunity to highlight a teammate’s results and accomplishments (how they performed against goals, met behavior and risk management execution expectations, and developed in their current role or built new skills) during the performance review period.

While this is optional in Workday, some managers and business units may require self-evaluations. Teammates should consult with their manager on these requirements.

Managers then complete a two-step annual performance review in Workday for eligible teammates on their team:

- Step 1: Write and submit the manager evaluation.
- Step 2: Hold a performance conversation with the teammate and complete the manager acknowledgment step. Teammates don’t have access to their written evaluation in Workday until this second step is complete.

A required manager evaluation task is automatically generated in the manager’s Workday inbox for every eligible teammate. When a task is generated for a teammate, the manager will complete it by the due date.

If the manager is on leave during the review period, the manager will delegate in Workday to another manager in the appropriate management chain to complete the tasks. If a teammate is reporting to a new manager, the current manager will coordinate with the prior manager to obtain performance information.

After the manager’s acknowledgment is complete, the review routes to the teammate to acknowledge in Workday. When the teammate completes the acknowledgment task, this doesn’t mean they agree or disagree with the review ratings and/or comments. The task is designed to simply acknowledge that a performance conversation occurred.

The task offers a place where the teammate can provide feedback about the ratings and/or manager comments. These comments become a part of the teammate’s employment record. Ratings aren’t appealable. But if a teammate has concerns about their rating, they should escalate to their next level manager or to Teammate Relations by calling Teammate Care or submitting an [HR request](#) (select Performance Matters as the inquiry type).

Managers should always review teammate acknowledgment comments in Workday. If the teammate raises any written or verbal concerns about harassment, discrimination, retaliation, or unethical conduct in their comments, please immediately contact Teammate Relations by calling Teammate Care.

Manager of managers annual performance review quality check

Managers of manager(s) will conduct a quality review of manager evaluations to ensure reviews are fully completed and have sufficient supporting comments that clearly explain the justification and rationale of the rating decisions.

Off-cycle performance reviews

Analyst development programs that don’t run on the calendar year (rotational programs varying from six months to three years) will use the same criteria as the enterprise for mid-year check-ins and the annual performance review but launch in an off-cycle window.

Disciplinary action

Truist strongly encourages ongoing coaching and feedback about performance deficiencies to provide teammates with opportunities to improve performance; however, there are times when performance or behavior doesn’t align with established expectations and disciplinary action may be warranted. It’s important in a high-performing organization to address performance deficiencies timely by providing specific feedback. It also allows the teammate the best opportunity to improve their performance.

Managers should always [follow the disciplinary guide](#) when issuing disciplinary action. To request a consultation about a disciplinary action, managers should contact Teammate Relations by calling Teammate Care or [submit an HR request](#) (select Performance Matters as the inquiry type).

Recognition

Positive feedback through recognition promotes and inspires behaviors that help us to keep the Truist purpose at the center of everything we do. We bring Truist's purpose, mission, and values to life by connecting teammate efforts, behaviors, and outcomes to the five values through recognition and rewards.

We celebrate:

- Everyday wins when you exemplify our purpose, mission, and values in your everyday work.
- Achievements when you complete a really big project or initiative.
- Career milestones when you reach a milestone in your Truist career.

You can recognize a teammate any time on the [myPurpose experience](#).

Rehired teammates

If you leave Truist and are rehired at a later date, we'll determine a continuous service date for your accumulated previous service. Rehired teammates aren't eligible for service recognition in the year in which they are rehired. Merger teammates can participate in the service program at an agreed-upon timeframe set by Human Resources.



Relocation benefits

If you meet the relocation eligibility requirements, you may be authorized to participate in the Truist Relocation Program. Contact relo@truist.com with questions.

Teammate experience and engagement

By creating extraordinary teammate moments each day, we believe we'll have a more engaged workforce, higher levels of productivity and innovation, and greater client satisfaction. To continually evolve how you experience Truist, we listen to and act on your feedback and preferences on an ongoing basis. From pre-hire to post-exit, we provide you with many opportunities to share your perspectives and be a catalyst for engagement.

Surveys

Surveys allow you to share confidential feedback on a wide range of topics. When you share what you think and what drives you to be productive and happy at work, we can enhance your experience, better understand operational impacts on engagement, and stay informed on what you want/need to remain engaged and productive.


Bright Ideas Community

Our Bright Ideas Community is a private, online teammate focus group. Bright Ideas Community members interact with each other and share thoughts and advice about how to create better teammate experiences, influence better days at work, and help impact positive change at Truist. We encourage you to participate and share your ideas.



My time off

We offer a variety of programs that make it easier for you to strike a healthy work-life balance. You can find more details about our time off programs, including our Time Off Guide, on our Truist benefits website.

For a breakdown of specific leave and absence policies by jurisdiction, please refer to the [Jurisdictional Work/Life Benefits Addendum to the Handbook](#). Advice and interpretation of this addendum is available by contacting Teammate Care .



Visit our [Truist benefits website](#):

- [Time off programs](#)
- [Time Off Guide](#)



Holiday


2024 holiday schedule

Observed holiday	2024 dates
New Year’s Day	Monday, January 1
Martin Luther King Jr. Day	Monday, January 15
Presidents Day	Monday, February 19
Memorial Day	Monday, May 27
Juneteenth	Wednesday, June 19
Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Indigenous Peoples’ Day/ Columbus Day	Monday, October 14
Veterans Day	Monday, November 11
Thanksgiving Day	Thursday, November 28
Christmas Day	Wednesday, December 25

On Christmas Eve, banking offices close at 2 pm ET. Business unit managers outside of branch banking determine when their respective areas close on Christmas Eve, keeping in mind that branches need support through 2 pm ET. This early closure time must be recorded in Workday as “Emergency Closing or Late Open/Early Close.” If Christmas Eve falls on a Saturday or Sunday, we’ll operate with regular hours on the preceding Friday. If a paid holiday falls within your vacation period, the holiday won’t be charged as a vacation day. If you schedule vacation on Christmas Eve, record your vacation hours based on your scheduled hours in Workday; you won’t be eligible for Emergency Closing or Late Open/Early Close time off.

Some subsidiaries and affiliates follow different holiday schedules. If there’s a business need for an alternative holiday schedule, it must be approved by Truist’s executive leadership. If you work with a Truist subsidiary or affiliate, consult with your manager to determine their holiday schedule.

Holiday pay

Refer to the [holiday pay](#) section of this handbook for more details on holiday pay. Managers of business units who are typically scheduled to work on a holiday may contact Teammate Care  to determine how they’ll be paid.

Recording holiday time off in Workday

Nonexempt teammate time off for a holiday is categorized in Workday as “Holiday Scheduled Hours.” If you’re a nonexempt teammate who works on a holiday, you must also enter “Hours Worked” in Workday for the actual hours worked on the holiday.

If you’re a full-time, nonexempt teammate, your holiday hours should reflect your regularly scheduled hours for the day.

If you’re a part-time teammate, record the holiday based on your scheduled hours in Workday even if the holiday week might be a week when you work a different number of hours.

Saturday and Sunday holidays

If a typically paid holiday falls on a Saturday, we’ll grant a floating holiday in place of the holiday. The Saturday then becomes a nonholiday per the Federal Reserve schedule.

If a typically paid holiday falls on a Sunday, we’ll observe the holiday on the following Monday. The Sunday then becomes a nonholiday per the Federal Reserve schedule.

Floating holidays

If you were hired after the day for which the floating holiday was granted, you’re not eligible for that floating holiday in the current year. If you leave Truist prior to taking the floating day, the day is forfeited and won’t be paid out. Floating holidays should be used between the first of the month prior to and last day of the month following the month in which the floating holiday was granted. For example, if a floating holiday is granted for Independence Day in July, you should use the floating holiday between June 1 and Aug. 31.

If the floating holiday is granted for a January holiday, it should be taken between January 1 and March 31. If the floating holiday is granted for a December holiday, the floating holiday should be taken between October 1 and December 31.

Certain exceptions may apply.

Holiday absences

If you’re absent due to sickness or other time off reason the last scheduled workday before and next scheduled workday after a holiday, the holiday is treated as a sick day or other time off day. If you don’t have any remaining sick days, the absence must be recorded as a vacation day. If no more vacation or other time off is available, the day must be recorded as unpaid. Managers are responsible for ensuring the day is recorded as sick, other time off, vacation, or unpaid in Workday.

If a paid holiday falls within your approved vacation, the holiday won’t be charged as a vacation day.

If you’re on Leave of Absence, you won’t receive holiday pay. The observed holiday will be paid as sick, sick leave of absence, other time off, vacation, or unpaid.

If you’re scheduled to work on a holiday and you’re absent due to sickness or other time off reason, the holiday is treated as a sick day or other time off. If you don’t have any remaining sick days, record the absence as unpaid, or you can choose, with manager approval, to use a vacation day. Managers are responsible for ensuring the day is recorded as sick, other time off, vacation, or unpaid in Workday.

Religious observances

You might want to observe, as periods of worship or commemoration, certain days that aren’t included in the holiday schedule. You can take a day off for this reason as long as your absence doesn’t create an undue hardship for Truist business.

You must use paid vacation days for an absence. If you have no more vacation time, your absence will be an unpaid, excused absence. Submit accommodation requests with Teammate Relations to [Teammate Care](#).



Eligibility

- Paid holiday time off is available to all regular full-time teammates.
- Regular part-time benefits-eligible teammates qualify for a prorated holiday pay benefit based on the teammate’s FTE percentage.
- Regular part-time non-benefits-eligible teammates, and temporary or contract teammates aren’t eligible for holiday time off.

Vacation

A favorite Truist benefit is paid vacation time. Learn more about this benefit by reviewing the [vacation page](#) on our benefits website.

Eligibility

Unless otherwise noted:

- Vacation time off is available to all regular full-time teammates except those in job grades 100, 199, H00, and H88.
- Regular part-time benefits-eligible teammates qualify for a prorated vacation benefit based on the teammate's FTE percentage.
- Regular part-time non-benefits-eligible teammates, and temporary or contract teammates aren't eligible for vacation time off.

If you become ineligible midyear, we'll pay you for any vacation time accrued but not used, or you'll pay us for any vacation time used before it was accrued. If you become eligible midyear or you're rehired after leaving Truist, your vacation accrual will start anew based on your continuous service date.

You may be eligible for a different amount of vacation time if you're:

- A new hire with substantial experience
- A teammate acquired through an acquisition
- A teammate who earned a promotion midyear
- A teammate who was rehired after prior Truist employment
- A teammate who resides in California, Colorado, or Montana (consult the [Jurisdictional Work/Life Benefits Addendum to the Handbook](#) for specific details)

In no circumstance can you be granted more than a total of five weeks of vacation in a year. Each year, Human Resources enters your additional vacation time in Workday as Special Agreement.

Vacation accrual

You'll accrue vacation, including special agreement, during the 12-month period beginning Jan. 1 and ending Dec. 31. Vacation accrues on the last calendar day of each month at a rate equal to 1/12 of the annual benefit. Your vacation accrual is based on your years of service or official title, whichever provides a greater benefit. Years of service is based on your continuous service date as recorded in Workday.

For full-time teammates			
Years of service or officer title	Monthly accrual amount (in hours)	Annual accrual (in hours)*	Annual equivalent number of days* (working 8-hour days)
Year of Hire - 4	6.67	80	10
5 or Officer/Analyst/Associate/AVP Title	10	120	15
6	10.67	128	16
7	11.33	136	17
8	12	144	18
9	12.67	152	19
10 - 24 or VP Title and Above	13.33	160	20
25+	16.67	200	25

*You must be employed on the last day of all 12 months in a year to receive the full annual accrual amount.

Promotion to officer status

Current teammates

If you're employed prior to Jan. 1 of the current year and you're promoted to any officer status, you're eligible for vacation in the current year at the same rate as teammates with the new official title or the years of service criteria, whichever is greater (see the [vacation accrual](#) section of this handbook). The new vacation accrual rate, if applicable, begins on the last day of the month in which the new officer title was awarded.

New teammates

If you were employed in the current year and you're promoted to any officer status, you're eligible for vacation in the current year at the same rate as teammates with the new officer title. The new vacation accrual rate, if applicable, begins on the last day of the month in which the new officer title was awarded.

Rehires

We'll apply prior service credit in your first calendar year for vacation eligibility purposes. This is your continuous service date. For example:

- With a full-time teammate's previous employment period beginning on May 1, 2002, and ending Nov. 23, 2009, service would be computed to be 7 years, 6 months, and 22 days.
- Based on a re-employment date of Feb. 1, 2024, the teammate's continuous service date is July 9, 2016, in Workday. Therefore, the teammate would be eligible for a 11-month (February-December) pro-rata portion of 136 hours of vacation during 2024.
- If you used unaccrued vacation hours that you didn't repay when you left Truist, your new vacation accrual will be reduced by those number of hours.



Vacation purchase

You may be eligible to buy up to 12 days of vacation time if you know you'll want additional time off without an interruption in pay. You can only purchase vacation during the annual benefits enrollment, and you can't make changes to your vacation purchase election during the year. New hires and teammates joining Truist through an acquisition/merger aren't eligible to purchase vacation until annual benefits enrollment.

Vacation purchase automatically ends for the following reasons:

- If your schedule changes and you're no longer eligible for vacation (that is, your weekly scheduled hours in Workday drop to less than 20 per week)
- If you're approved for long-term disability

If you move from benefits/vacation eligible to non-benefits/vacation eligible midyear or are approved for long-term disability, we'll pay you for any purchased vacation time purchased but not yet used. However, you'll owe us if you've used more purchased vacation than you actually purchased. If you become benefits/vacation eligible again or return from long-term disability later in the same calendar year, you aren't able to reenroll in the vacation purchase plan until annual benefits enrollment.

Teammates in job grades 100, 199, H00, and H88 aren't eligible to buy vacation days.

Deductions for purchased vacation are made on a pretax basis as part of the Flexible Benefits Plan. The deduction is based on your Sept. 30 pay rate. If you're on an unpaid leave of absence, deductions will be drafted from your checking account (in the same manner as all benefit plan deductions).

Under federal law, you must use all company-provided vacation before using purchased vacation. Vacation is used in this order (and is automatic in Workday):

- Special agreement
- Vacation (including any vacation carried over from 2023)
- Purchased vacation

Purchased vacation can't be carried over from one calendar year to the next. Except in California, Colorado, and Montana, unused purchased vacation is forfeited at the end of the year. In California, Colorado, and Montana, unused purchased vacation will be paid out to you on the last payroll of the calendar year.

Vacation carryover

We encourage you to take all of your eligible vacation during each calendar year. However, up to 40 hours of unused accrued vacation will automatically roll over to the following calendar year for both part-time and full-time teammates. Each year, you're required to attest that your prior year's time off is accurate. If the attestation isn't done by the deadline, your carryover will be forfeited. (Some states have separate rules about vacation carryover.)

Vacation planning

You can use vacation prior to accruing it. For planning purposes, you should submit vacation requests for the year to your manager prior to April 1 or, if a winter vacation is planned, as soon as possible after Jan. 1. Please follow your department's guidelines for vacation requests.

(Teammates in the Unlimited Vacation plan will still have to request time off through their manager, and managers will review for approval. Both teammates and managers will be responsible for ensuring coverage while teammates are out of the office.)

Unlimited vacation

Teammates in job grades 100, 199, H00, H88, and members of Truist's Operating Council fall under the Unlimited Vacation plan and don't accrue vacation time. Nonexempt teammates should use the time off code "unlimited time off" when entering time off in Workday. Exempt teammates are not required to enter their time off.

If a teammate moves to another job grade that falls outside of the Unlimited Vacation plan, they will receive a full month accrual starting in the month the transition occurs (the amount is based on their continuous service date).

If a teammate moves to a job grade from the accrued plan to one that falls under the Unlimited Vacation plan, their accrual will stop effective the month the transition occurs, and any current accrued vacation balance will freeze. Up to 40 hours* will be carried over to the following calendar year and will be held until termination of employment. If a teammate terminates employment in the same calendar year in which the transition of roles occurred, they will be paid any accrued amount on their final paycheck. If a teammate has taken vacation days in excess of time accrued, they'll be expected to reimburse Truist.

*Teammates who live in California, Colorado, or Montana should consult the [Jurisdictional Work/Life Benefits Addendum to the Handbook](#) for details about how many hours, if any, will be paid at termination.

Vacation at time of termination

If you have unused, accrued vacation days as of the date of termination, you'll receive them as pay. If you've taken vacation days in excess of the time accrued, you'll be expected to reimburse Truist.

You can't use a vacation day as—and must work on—your last day of employment.

Teammates in the Unlimited Vacation plan don't receive a vacation payout unless they have any accrued vacation time.

Teammates who live in California, Colorado, or Montana should consult the Jurisdictional Work/Life Benefits Addendum to the Handbook for details on how many hours, if any, will be paid at termination.

Unpaid personal absences

Once you've exhausted your available vacation hours, you can request unpaid time for any additional absence needs. You must adhere to your department's guidelines regarding call-out or time off request procedures.

Unpaid pre-planned personal time off is granted at the manager's discretion based on business needs and compliance with Fair Labor Standards Act (FLSA) regulations. Managers should be aware that, in accordance with FLSA regulations, the pay for teammates in exempt positions can't be reduced for either a full or partial day of pay except in specific circumstances. Managers should consult with Teammate Care [📞](#) for guidance regarding unpaid time off.

How to enter this time in Workday:

- If you're a nonexempt teammate, enter in Time Tracking as Unpaid Personal/Sick Time.
- If you're an exempt teammate, only your manager can do it. They'll enter in the Absence Calendar as Unpaid Personal/Sick.

Required absences for sensitive key positions

Teammates in sensitive key positions are required to take a certain amount of time away from their jobs each year. This reduces your vacation balance and must be taken as consecutive workdays, minus any holidays or emergency office closures, because those don't count as workdays. For example, if Independence Day falls on a workday, it can't be counted as part of the five consecutive workdays, so the absence must be extended by one non-holiday absence day. Enter this time in Workday before the absence as Required Time Off for Key Positions. Please see [Sensitive Key Position Required Absence Policy](#) [📄](#) for details.

Vacation during leaves of absence

When you take an approved leave of absence, we allow pay for vacation if you desire, up to the number of days you'll accrue in the calendar year less any days already taken. Failure to return to work at the end of the approved leave may result in overpayment of vacation days, which must be repaid.

Teammates in the Unlimited Vacation plan can use vacation time only if they're on an approved FMLA-protected leave. If a teammate is on a leave not protected by FMLA, they can't use vacation time (unless the use of vacation time is otherwise required by state law) and must return to active status by physically returning to work at pre-absence scheduled weekly hours before they can take any unlimited vacation hours.

If you take a non-FMLA/State-protected unpaid, medical, disability, or personal leave of absence, you won't accrue vacation while on leave of absence. Vacation accrual begins again upon confirmation of return to work. Consult with Teammate Care [📞](#) about how your leave of absence impacts your annual vacation accrual.

Vacation and workers' compensation

If you're injured on the job, you may be entitled to workers' compensation, if approved by the state in which you work, up to the maximum allowed by the state. Once a workers' compensation claim is approved, you're not eligible to use vacation for time off related to that injury, including any applicable waiting period. Please see the [sick pay](#) section of this handbook [📖](#) for more guidance.

Vacation and National Guard/Reserve

You aren’t required to use all or any part of your vacation to attend required National Guard or Reserve training; however, you may elect to do so.

After you’ve exhausted your paid [Military Time Off](#), if you aren’t eligible for vacation pay or choose not to use vacation during training, then time off for National Guard or Reserve duty is unpaid. The exception is when an exempt teammate works part of the week but misses another part of the week due to National Guard or Reserve duty. If the exempt teammate is away from work the entire workweek and isn’t eligible for vacation pay or chooses not to use vacation during training, the time away may be deducted for that week.

(Teammates in the Unlimited Vacation plan should consult Teammate Care to determine eligibility if they’ve exhausted their Military Time Off and would like to use vacation time during National Guard or Reserve training.)



Service recognition

All regular teammates of Truist and its subsidiaries and affiliates with scheduled weekly hours in Workday of at least 20 hours per week are eligible to receive service recognition time off based on their continuous service date. They also are eligible to receive a recognition keepsake.

Rehired teammates aren’t eligible for service recognition in the year in which they’re rehired. Merger teammates are eligible to participate in the service program at an agreed-upon time frame set by Human Resources.

Recipients at specified service year anniversaries will receive paid time off according to the schedule below (prorated for part-time benefits-eligible teammates).

Recognition	Service year anniversary	Additional time off hours in anniversary year*
Service recognition day(s)	5	8
	10	16
	15	24
	20	32
Service recognition week	25, 30, + future 5-year milestones	40

**Prorated for part-time, benefits-eligible teammates.*

Service recognition time off should be taken within the year it’s awarded. Record this time in Workday as “service recognition day” or “service recognition week.” Time may be taken in full or partial day increments. Unused service recognition time can’t be carried over from one calendar year to the next.

Bereavement

We offer two types of [bereavement time off](#):

- **Bereavement for immediate family:** Up to 80 hours of paid time off for the death of a spouse/domestic partner, child, parent, sibling (including “step” relationships), or any person who at the time of death was living in your household as a member of your family unit. This is paid time off per occurrence and is recorded in Workday as “Bereavement for Immediate Family.” This time must be used within one year of the date of death.
- **Bereavement for other relatives:** Up to 24 hours of paid time off for the death of a son-in-law, daughter-in-law, grandparent, great-grandparent, grandchild, great-grandchild, brother-in-law, sister-in-law, or your spouse/domestic partner’s child, mother, father, grandparent, grandchild, brother, or sister (including “step” relationships). This is paid time off per occurrence (up to 80 hours total per year) and is recorded in Workday as “Bereavement for Other Relatives.” This time must be used within one year of the date of death.
- **Bereavement for loss of child due to miscarriage:** Up to 24 hours of paid time off, which must be used within one year of the occurrence.



Other time off

Unless otherwise noted:

- Paid other time off is available to all regular full-time teammates.
- Regular part-time benefits-eligible teammates qualify for a prorated other time off benefit based on the teammate’s FTE percentage.
- Regular part-time non-benefits-eligible teammates, and temporary or contract teammates aren’t eligible for other time off.

New parent

You can use up to 400 hours of [new parent time off](#) (prorated for part-time benefits-eligible teammates) to bond with a newborn or a child you’re fostering or have adopted. You must use it within one year directly following the birth, adoption, or new foster arrangement. This benefit is designed to help the parent who did not give birth or take maternity leave or paternity leave.

In the event of multiple children (such as twins, or sibling adoptions) or multiple events (such as birth, adoption, foster placement), the max benefit is still 400 hours per calendar year per teammate. You can’t use more than 400 hours (prorated for part-time benefits-eligible teammates) even if dividing the time between calendar years. Any new parent time off taken in the current calendar year for an event that occurred in the prior year will reduce the current year’s new parent time off balance. For example, if you use 160 hours of new parent time off in December of last year to bond with your newborn, you may only use 240 hours of new parent time off of the current year to continue bonding with your newborn, leaving you with 160 hours of new parent time off to use if you have another event.

Record this intermittent time in Workday as “New Parent Time Off.”



Adoption fee reimbursement program

Full-time teammates with at least one year of service can [apply](#) for the Truist adoption reimbursement benefit of up to \$10,000 in qualifying adoption expenses for each adopted child up to two adoptions per lifetime. To qualify, the child must be a new family member for both adoptive parents. Teammates who marry and adopt the child or children of their new spouse don’t qualify, and the child may not be related to either parent by blood or marriage.



Jury duty

We allow all benefits-eligible teammates up to 20 paid days off for jury duty. Beginning on the 21st day of jury duty, we'll offset your pay with any compensation received from jury service.

If you're called for jury duty, you must provide the documentation to your manager immediately so arrangements can be made to cover your absence. You're expected to report back to work on a daily basis if relieved or excused early by the court. Record this time in Workday as "Jury Duty."

If you're considered highly incented, use this chart to determine your pay during jury duty:

Absence period	Computation explanation
First 14 calendar days	Regular base pay
15th - 28th calendar days	11th business day pay replacement is based upon Benefits Annual Rate (BAR ^⑤). For new hires with a default BAR amount, the pay rate is calculated using the higher of either the default BAR or the average BAR qualified earnings for the most recent three months of pay. For newly transferred teammates with a lower BAR than regular base pay, the pay rate is calculated on regular base pay.
29th calendar day until jury duty ends	Truist supplements the difference between Benefits Annual Rate (BAR) and jury duty pay.



Community/dependent educational involvement

Each year, you have up to 16 hours of paid time off to work on a community-related project of your choosing or to participate in the education of a dependent under the age of 26. Find examples on our [benefits website](#).

This time off is distinct from any other time involved in corporate-sponsored activities such as the Lighthouse Project, United Way campaigns, and it must be approved by your manager. Record this time in Workday as "Community/Dependent Education Involvement."



LifeForce

You're eligible for paid time off for [LifeForce](#) coaching and assessments if you're enrolled in Truist's medical benefits. The time you spend traveling to and from your LifeForce appointment, as well as the LifeForce appointment time itself, is considered paid time off.

You're encouraged to have your lab work completed before or after your scheduled work shift if possible. Record this time in Workday as "LifeForce Time Off." To aid in scheduling, your time off should be entered in Workday as soon as you receive the appointment notice.




Well-being

[Well-being time off](#) is separate from vacation and sick time off. It's designed to help you take care of your physical, emotional, financial, career, community, and social well-being. Well-being hours are available on January 1 each year and are based on the teammate's full-time employment percentage as of that date. If a teammate's scheduled hours change during the year, well-being hours won't change. Record this time in Workday as "Well-being Time Off."



Military service

Truist supports our military and veteran teammates by providing up to 15 business days of paid time off to attend required National Guard or Reserve training or if involuntarily activated to duty. Record this time in Workday as "Military Service Time." If you use more than 15 business days of time off and still need more time away for training, you should record your time away as "Unpaid Military" or [vacation](#). If you'll be away for more than 14 consecutive calendar days, please contact Teammate Care .

(Teammates in the Unlimited Vacation plan should consult Teammate Care to determine eligibility if they've exhausted their Military Time Off and would like to use vacation time during training or if involuntarily activated to duty.)



Relocation

If you're asked to relocate, please try to limit the amount of time you need to be away from the office. We may grant time off for relocation; however, the relocation program doesn't promise or guarantee approved time off. Contact relo@truist.com for additional guidance about the number of days that might be available for relocation. If approved by your manager, record this time in Workday as "Move/Relocation (preapproved)."



Emergency closings/late opening/early close

If your branch or office closes early or opens late due to an emergency, those hours will be compensated as regular pay for all regular full-time and part-time teammates, regardless of benefits eligibility. Refer to the [inclement weather and emergency closings](#) section of this handbook for additional information. Record this time in Workday as "Emergency Closing or Late Opening/Early Close."



Natural disaster


We may offer paid time off for you to assess and recover from damages due to a natural disaster (such as hurricane, flood, or tornado). This time is available to all regular full-time and part-time teammates, regardless of benefits eligibility, only with approval from executive leadership.

If more than one teammate resides at that same address, each teammate is eligible to receive the time off. Record this time in Workday as "Natural Disaster."



Voting

If possible, please vote before or after your scheduled work shift. If not, we offer up to three hours paid time off to vote in elections for regular full-time and part-time teammates, regardless of benefits eligibility. Work with your manager before Election Day to use this time off. Record this time in Workday as "Voting Time Off."

⑤ Find your BAR in [Workday](#)
 Teammate Care: 800-716-2455

Sick pay

Sick pay helps protect you from loss of income while you attend to your health needs.

You may use sick pay for the following reasons:

- Personal illness or injury
- Caring for a sick child, parent, or spouse/domestic partner
- Attending medical appointments for yourself or your child, parent, or spouse/domestic partner
- Issues related to domestic violence or sexual assault

Qualified dependents are defined on our [benefits site](#) and local/state jurisdictional differences can be found in our [handbook addendum](#).

Record this time in Workday as “Sick Time Off – Teammate Illness” or “Sick Time Off – Family Illness.”

Sick pay applies whether or not the absence is covered under FMLA, is a reasonable accommodation under the ADAAA, or is leave pursuant to other regulatory protected leave. If you have excessive non-FMLA or other nonregulatory protected and qualified absence from work that leads to performance issues, you may be counseled by your manager.

This program doesn’t determine if the absence is due to valid and acceptable reasons. That determination is made by your manager or Teammate Care ☎. Refer to the [Jurisdictional Work/Life Benefits Addendum to the Handbook](#) for details about applicable state and municipal laws. Managers must consult with Teammate Care ☎ for more specific guidelines.

Eligibility

We offer two sick pay plans:

- **Sick-pay plan** for regular teammates with scheduled weekly hours in Workday of at least 20 hours per week. Part-time benefits-eligible teammates qualify for a prorated sick pay time off benefit based on the teammate’s FTE percentage.
- **Sick-pay accrual plan** for regular teammates with scheduled weekly hours in Workday of 19 hours or less per week and temporary teammates on Truist payroll.

Eligibility for sick pay is based on your weekly scheduled hours in Workday and teammate type.

Sick-pay plan

On January 1 of each year, you’ll receive 80 hours of sick pay that may be used at any time during the calendar year.

A teammate on leave of absence over a year-end period must return to active status by physically returning to work at pre-absence scheduled weekly hours before the current year’s allotment of sick-pay hours is reinstated and available to use.

Any sick-pay hours used in the new calendar year for the first 10 days of leave of absence that began in the previous year will be deducted from the current year’s sick-pay hours’ balance.

Sick pay doesn’t roll over from year to year unless required by state or jurisdictional law. At termination, unused sick-pay hours aren’t payable to you.

Sick-pay accrual plan

You’ll accrue one hour of sick pay for every 30 hours entered as worked and approved in Workday, up to 80 hours in a year. You may use only up to 80 hours of sick pay in a year. Sick-pay hours must be accrued before you use them. Up to 80 hours of accrued sick pay may roll forward to the next calendar year. (This applies only to regular teammates with scheduled weekly hours in Workday of 19 hours or less).

At termination, unused sick-pay hours aren’t payable to you. However, if you’re rehired within one year of termination, your prior sick-pay hours balance will be restored as of your hire date.

Medical documentation

Managers should consult with Teammate Care ☎ regarding requests for doctor notes or other medical documentation. Teammates should fax all doctor notes or any other medical documentation directly to the Medical Records Database using a medical records fax cover sheet. Managers should never request or keep a medical record, including doctor notes, in any file (hard copy or electronic).

Sick pay during a leave of absence

You’re required to use available sick-pay hours if you go on a medical leave of absence.

Unpaid absences

Once you’ve exhausted your available sick pay, and if your absence isn’t FMLA-protected, you’re required to use vacation or other paid time off. If no paid time off is available, time off may be unpaid for any additional absences related to your own illness or injury or to care for an ill or injured child/step-child, parent/step-parent, or spouse/domestic partner.

Under regulations, pay for teammates in exempt positions can’t be reduced for less than one full day of pay except in specific circumstances. Managers should consult with Teammate Care ☎ for guidance regarding unpaid time off.

Once you’ve exhausted your available sick pay, and if your absence is FMLA-protected, teammates (exempt or nonexempt) can choose to take the full/partial day as vacation, another paid time off type, or take the time as unpaid. Managers of exempt teammates who want to take unpaid time off should consult with Teammate Care for guidance.

(Teammates in the Unlimited Vacation plan can’t use vacation time for unpaid absences unless they are FMLA-protected, or unless the use of vacation is otherwise required by state law.)

How to enter this time in Workday:

- If you’re a nonexempt teammate, enter in Time Tracking as Unpaid Personal/Sick Time.
- If you’re an exempt teammate, only your manager can do it. They’ll enter in the Absence Calendar as Unpaid Personal/Sick.

Integration with workers’ compensation

If you’re injured on the job, you may be entitled to workers’ compensation. If approved by the state in which you work, you’ll be paid by workers’ compensation, up to the maximum amount allowed by the state. Once workers’ compensation benefits begin for an injury, you aren’t eligible for pay under the sick-pay program related to that injury. However, any applicable waiting period is paid from your available sick-pay hours. If your medical condition isn’t approved under workers’ compensation guidelines, you may be eligible to use sick-pay hours.

Contact Teammate Care ☎ for more guidance.



Leaves of absence


There are many reasons why you might need to take a [leave of absence](#). We're committed to giving you peace of mind during extended leaves.

All regular teammates are eligible for our leave of absence program unless otherwise noted. A leave of absence is required when you'll be or have been absent from work for more than 14 consecutive calendar days.

Generally, the maximum length of a teammate's leave of absence or combination of leaves is one year unless otherwise required by law, they're on long-term disability, or on a leave as an accommodation under the Americans with Disabilities Act Amendments Act.

Benefits during leave of absence

While you're on leave of absence, either paid or unpaid, we'll continue your health benefits during the leave period at the same level and under the same conditions as if you had continued to work.

You're required to contribute toward the benefit coverage elected under the Truist Flexible Benefits Plan, if applicable. While on paid leave, Truist continues to make payroll deductions from your paycheck to collect your share of the premium. While on unpaid leave, Truist automatically drafts the appropriate amount from your bank account to which the direct deposit of pay would normally be made. If the automatic bank draft rejects, or isn't successful, your coverage may be dropped until you have a job/family status change (such as return from leave) that would qualify you to re-enroll in benefits coverage and you provide application within 31 days of the qualifying event. You may also add coverage during the annual enrollment period. Should you discontinue benefits while on leave status, the effective date of cancellation becomes the qualifying date/event for COBRA health care coverage. Under COBRA health care coverage, you must pay 102% of the premium cost to continue your benefits coverage. For complete guidance about how corporate benefits are handled (coverage and premiums) during periods of absence, contact Teammate Care .

Reporting into management while on leave of absence

You're required to furnish your manager with periodic reports of your status and intent to return to work every 30 calendar days while on leave (except for military or uniformed services leaves of absence).

System access while on leave of absence

Your access to Truist computer systems via computer, mobile messaging devices, access keys, or any other access point is disabled when you're placed on a leave of absence. In addition, managers should ensure the on-leave teammate doesn't have access to third-party wire transfer or trading systems during their leave of absence. Only Workday access, telephone calls, and messaging or email exchange using phones or mobile messaging devices are allowed for communication with managers, teammates, clients, and/or vendors.

Doctor notes and other medical documentation

Teammates should fax all doctor notes or any other medical documentation directly to the Medical Records Database using a medical records fax cover sheet. Managers should never keep a medical record, including doctor notes, in any file (hard copy or electronic).

Request a leave of absence

[Complete this form](#) or contact Teammate Care .



Family and Medical Leave Act (FMLA) Policy

Under the [Family and Medical Leave Act \(FMLA\) of 1993](#), we grant eligible teammates up to 12 workweeks of job-protected leave for qualifying family and medical reasons and for a qualifying exigency leave related to a teammate’s covered military member. We also provide up to 26 workweeks to care for a covered servicemember with a serious injury or illness incurred in the line of duty on active duty. See specific FMLA-covered leaves of absence listed elsewhere in this section.

This policy provides guidance and direction to Truist teammates regarding leave entitlements that fall under the FMLA of 1993 as amended, the ADAAA as amended, and applicable state laws. FMLA leave is unpaid leave, but leave granted under this policy may be with or without pay or a combination of both, depending on the

circumstances and as specified in this policy. This policy complies with the FMLA, ADAAA, and state leave laws. Where state/district leave laws differ from federal law, teammates are entitled to the most generous provision.

Upon return from your approved paid or unpaid leave of absence, you’ll be restored to your original or an equivalent position with equivalent pay, benefits, and other employment terms, with some exceptions. The use of qualified FMLA and/or Military Family Leave days can’t result in the loss of any employment benefit that accrued prior to the start of your leave, and it isn’t considered when making employment decisions, such as hiring, promotion, performance reviews, compensation, or discipline.

Type of leave covered

To further qualify for FMLA or Military Family Leave under this policy, you must be taking leave for one of the reasons listed below:

- The birth of a child and to bond with your newborn child within one year of birth.
- The placement of a child for adoption or foster care with you and to bond with the newly placed child within one year of placement. Eligible teammates may take FMLA leave before the actual placement or adoption of a child if an absence from work is required. For example, you may be required to attend counseling sessions, appear in court, consult with your attorney or the doctor(s) representing the birth parent, submit to a physical examination, or travel to another country to complete an adoption.
- To care for your spouse, child, or parent with a serious health condition. If you work in a state that has FMLA leave protection for domestic partners, you’re entitled to FMLA leave for the serious health condition of the domestic partner.
- A serious health condition that makes you unable to perform the functions of your position, including incapacity due to pregnancy or for prenatal medical care.
- To care for a covered servicemember who is recovering from a serious illness or injury sustained or aggravated in the line of duty on active duty, including caring for a covered veteran who is undergoing medical treatment, recuperating, or receiving therapy for a serious injury or illness at any time during the period of up to five years after the covered servicemember left military service.
- A qualifying exigency arising out of the covered military member being called into active duty or being notified of an impending call to active-duty status in support of a contingency operation in a foreign country.

Employment of Relatives and Teammate Relationships

Policy describes circumstances in which two teammates are married and both work for Truist. Eligible spouses employed by Truist are entitled to FMLA as follows:

Spouses, and domestic partners if required by law, may be limited to a combined total of 12 weeks of leave during any 12-month period if the leave is taken for the birth of the teammate’s child or to care for the child after birth, for placement of a child with the teammate for adoption or foster care, or to care for the child after placement. If state law allows bonding time beyond the 12-month period, such additional leave won’t qualify as FMLA leave. The expectant mother is entitled to FMLA leave for incapacity due to pregnancy that makes her unable to work, for prenatal care, or for her own serious health condition following the birth of the child. The spouse/ domestic partner of the expectant mother is entitled to leave if needed to care for the expectant mother who is incapacitated or if needed to care for her during her prenatal care, or if needed to care for the mother following the birth of the child if the mother has a serious health condition.

- Parents may each take 12 weeks of leave during any 12-month period if needed to care for a child or parent with a serious health condition, provided they haven’t exhausted their entitlements during the applicable 12-month FMLA leave period.
- In the case of the teammate’s illness, each teammate is eligible for an individual total of 12 weeks.
- Spouses, and domestic partners if required by law, may only take a combined total of 26 weeks of leave to care for a covered servicemember under the Military Family Leave statute.



FMLA eligibility

To qualify for FMLA leave, you must have:

- Been employed for at least 12 months.
- Worked 1,250 hours or more during the 12 months immediately preceding the start of leave, excluding any paid and/or unpaid absences (such as vacation, holidays, leave, paid or unpaid sick/personal days) and in accordance with the Fair Labor Standards Act.
- A qualifying reason for taking leave, as outlined in this handbook.

If you’re approved for non-FMLA leave when the above eligibility requirements are met, FMLA becomes effective on the date that all conditions are satisfied.

Request a leave of absence

Truist will not interfere with, restrain, or deny the exercise of, or the attempt to exercise, any right provided under this policy. Truist will not discharge, or in any other manner discriminate against, any individual for opposing any practice prohibited by this policy.

[Complete this form](#) or contact Teammate Care

Intermittent leave/
reduced work schedule

You may take FMLA leave in 12 consecutive workweeks (or 26 consecutive workweeks for Military Family Leave) or use the leave intermittently (in separate blocks of time periodically when needed over the rolling 12-month period). Under certain circumstances, you may use the leave to reduce the workweek or workday, resulting in a reduced work schedule.

Leave taken intermittently or on a reduced work schedule must not exceed the total of 12 weeks of eligibility over a rolling 12-month period. For intermittent leave or leave on a reduced work schedule, certification—medical or otherwise—is required to justify the need for leave, and it must be that such need can only best be accommodated through an intermittent or reduced work schedule. You aren't permitted to take intermittent FMLA to bond with your newborn child or to bond with a child after adoption or foster care placement.

All teammates (exempt and nonexempt) must record all FMLA-covered absences in Workday (including sick time off, vacation, unpaid sick/personal), and managers must designate these absences as FMLA in Workday for the purpose of tracking eligible leave. Managers should consult with Teammate Care ☎ to understand which absences are designated as FMLA.

With management approval, teammates may make up absences by working additional time during the same workweek, so they're not required to record absence time. If no absence time is recorded because the absence is made up in the same workweek, no FMLA time is recorded.

Managers who receive a request from a teammate to work an intermittent or reduced work schedule must notify Teammate Care ☎ as soon as they receive the request. Managers must not designate any absences as FMLA or approve/accommodate any request without receiving approval from Teammate Care ☎.

If you need intermittent leave, we may temporarily transfer you to an available alternative position with the equivalent pay and benefits if the alternative position better accommodates the need for intermittent leave or a reduced work schedule. When you no longer need to continue on leave and are able to return to your regular work schedule, you may be placed in the same or equivalent job as the job you left when the leave commenced.

Requesting FMLA leave

[Complete this form](#) or contact Teammate Care ☎.

You must give Truist 30 days' notice if you foresee the need for FMLA leave. If the need for leave isn't foreseeable, you must give as much notice as is practical. If you need to undergo planned medical treatment, you're required to make a reasonable effort to schedule the treatment to minimize disruption to Truist's operations, if possible. If you fail to give timely advance notice, without reasonable excuse, your FMLA leave may be delayed up to 30 days after the date you provide notice.

In requesting FMLA leave, including Military Family Leave, you must provide the appropriate certification. Teammate Care ☎ will provide you with the necessary forms when you make your request.

In providing medical information to Truist, the Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. We don't request any genetic information when requesting medical documentation to comply with this law (as defined by GINA).

If we know the reason for your leave but haven't been able to confirm that the leave qualifies under FMLA or Military Family Leave, Teammate Care ☎ makes a preliminary designation and notifies you.

You'll receive a Notice of Eligibility and Rights and Responsibilities from Teammate Care ☎ that details your specific expectations and obligations related to your FMLA request. You'll also receive a Designation Notice to indicate whether the leave qualifies and will be counted as FMLA or Military Family Leave, and the amount of leave that is counted toward FMLA, as required by the regulations.

Managers must not designate any absences as FMLA without prior notice and approval from Teammate Care ☎.

Certification of a serious
health condition

You're required to provide physician certification of a serious health condition related to yourself, your family member, or your covered servicemember. You have 15 calendar days after the receipt of your Notice of Eligibility and Rights and Responsibilities to provide the completed certification or provide a reasonable explanation for any delay. You're notified of this time requirement.

After receipt of the initial physician certification, we can request recertification no more than every 30 calendar days and only in connection with your absence, unless the minimum duration is less than 30 calendar days. If, however, the physician certification indicates the minimum duration of the condition is more than 30 calendar days, we must wait until the minimum duration expires before requesting a recertification. Exceptions to these restrictions on recertification include:

- When you request an extension of leave
- If a manager receives information that casts doubts on your stated reason for the absence
- Circumstances described by the previous certification have changed significantly

Failure to provide a complete and sufficient certification or recertification may result in a delay or denial of FMLA eligible leave or continuation of leave and/or disciplinary action due to excessive non-FMLA absenteeism. If you plan to take intermittent leave or work a reduced schedule, the certification must also include dates and the duration of treatment and a statement of medical necessity for taking intermittent leave or working a reduced schedule.

We have the right to ask for a second opinion, at our expense, if we have reason to doubt the validity of a physician certification. We may designate the healthcare provider to furnish the second opinion. If necessary to resolve a conflict between the original certification and the second opinion, we require the opinion of a third health care provider. Truist and the teammate jointly select the third health care provider, and we pay for the opinion. This third opinion is considered final.

Return from FMLA leave

If you were on leave for your own serious health condition, you're required to provide a return-to-work certification noting any restrictions and/or limitations to Teammate Care ☎ at least one business day prior to returning to work. If restrictions and/or limitations are placed on your return to work, you must provide return-to-work certification prior to your scheduled return-to-work so we can determine our ability to accommodate such restrictions/limitations. We make every effort to reasonably accommodate restrictions/limitations.

If you take leave under the FMLA, including Military Family Leave, you're entitled to return to the same position you held when leave commenced or to an equivalent position with equivalent benefits, pay, and other terms and conditions of employment. This is true even if you've been replaced or your position has been restructured to accommodate your absence. If your job has been eliminated through a reduction in force while you're on leave, you're not entitled to a job upon your ability to return to work, as you have no greater right to reinstatement or other benefits and conditions of employment than if you'd been continuously employed during the FMLA leave period.

We may choose to exempt the highest paid 10% of teammates located within 75 miles of their worksite as described in the FMLA regulations. Restoration to employment may be denied following FMLA leave for such "key employees" on the grounds that restoration causes substantial and grievous economic injury to Truist. Contact Teammate Care ☎ for information regarding "key employees" and the application of FMLA regulations.

Medical leave of absence

Any regular teammate is eligible for an additional 30 paid sick leave of absence days. Sick leave of absence days may only be taken in full-day increments and may only be used while on leave of absence.

You can take a medical leave of absence for:

- Conditions caused by disease or illness for yourself or a qualified family member
- Injury to yourself or a qualified family member

Qualified dependents are defined on our [benefits site](#) and local/state jurisdictional differences can be found in our [handbook addendum](#).

To qualify for a medical leave of absence for your own illness or injury, your physician must certify that you’re unable to safely perform the essential functions of the job, with or without reasonable accommodation. Your leave continues until such time as you’re certified able to return to work.

To qualify for a medical leave of absence for a qualified family member’s illness or injury, your family member’s physician must certify to your continued need to care for a family member. The leave continues until you’re no longer needed to care for the family member and are able to return to work, not to exceed one year from the first day of continuous absence. If your family member’s illness isn’t certified, the medical leave may be terminated, and employment may be terminated if you don’t return to work.

Medical leaves of absence run concurrently with FMLA or other job-protected entitlements and must be certified by a physician.

All available sick time will be used during the first 14 calendar days of absence. When your sick time is exhausted, medical leave of absence pay begins if medical certification indicates an absence of more than 14 consecutive calendar days.

Use this chart to determine the appropriate pay computation for sick leave of absence days, for teammates who are considered highly incented:

Absence period	Computation explanation
Day 1 - exhaustion of sick time off	Regular base pay
Day after exhausting sick time off - 30 business days (or end of eligibility)	Pay replacement is based upon Benefits Annual Rate (BAR [Ⓢ]). For new hires with a default BAR amount, the pay rate is calculated using the higher of either the default BAR or the average BAR qualified earnings for the most recent three months of pay. For newly transferred teammates with a lower BAR than regular base pay, the pay rate is calculated on regular base pay.

Request a leave of absence

[Complete this form](#) or contact Teammate Care .

If you exhaust all your available sick leave of absence days and must continue to be away from work due to your own illness or injury, your absence may be paid under the terms of the [disability program](#) at the rate selected during your benefits enrollment, if approved by Truist’s disability insurance carrier. If the illness isn’t certified as a disabling condition by Truist’s disability plan, the medical leave may be terminated, and employment may be terminated.

If you use all sick leave of absence days and still need to be away from work due to a family member’s illness, you can use vacation or unpaid time off.

(Teammates in the Unlimited Vacation plan can use vacation time if they’re on an approved FMLA-protected leave. If the teammate is on a leave not protected by FMLA, they can’t use vacation time (unless the use of vacation is otherwise required by state law) and must return to active status by physically returning to work at pre-absence scheduled weekly hours before they can take any unlimited vacation hours.)

If you return to work from a leave of absence and haven’t exhausted your additional 30 sick leave of absence days, and you’re returning to scheduled weekly hours less than your pre-absence scheduled weekly hours, you’re considered actively working and not on a leave of absence. If you’re taking unpaid time off after returning from leave of absence for your own illness or injury to a reduced work schedule, your absences may be paid under the terms of the [disability program](#) at the rate selected during your benefits enrollment, if approved by Truist’s disability insurance carrier.

If you return to work from sick leave, but then you’re absent again from work due to the same illness/injury within 14 calendar days of your return to work, you’ll be compensated under the medical leave of absence program or the [disability program](#) as if you hadn’t returned to work.

Any regular teammate with scheduled weekly hours in Workday of less than 20 hours per week is eligible to continue using any accrued sick pay while on medical leave of absence under the terms of the sick-pay program. After sick pay ends, your medical leave of absence is unpaid.

Refer to the [Jurisdictional Work/Life Benefits Addendum to the Handbook](#) for more details on applicable state and municipal laws.



Parental leave of absence

Birth parents and nonbirth parents can take up to 10 weeks of paid parental leave of absence, which runs concurrently with FMLA or any other job-protected entitlements. This type of leave includes time needed to care for or bond with a newborn and is separate from disability by pregnancy or childbirth. It also includes time needed after receiving a child into your home and to help the child adjust after placement for adoption or foster care. You must use parental leave within one year following the birth, adoption, or new foster arrangement.

For information on Truist's [adoption fee reimbursement program](#), please see [New Parent Time Off](#).

This chart explains how the teammates who are considered highly incented are paid during a parental or maternity leave of absence.


Absence period	Computation explanation
10 weeks parental or maternity leave	Pay replacement is based upon Benefits Annual Rate (BAR). For new hires with a default BAR amount, the pay rate is calculated using the higher of either the default BAR or the average BAR qualified earnings for the most recent three months of pay. For newly transferred teammates with a lower BAR than regular base pay, the pay rate is calculated on regular base pay.

Maternity leave of absence

Regular teammates are eligible for up to 10 weeks of paid maternity leave, which runs concurrently with FMLA or other job-protected entitlements. Maternity leave begins for the birth parent the day the baby is born. If the baby is born on a Saturday or Sunday, maternity leave begins the following business day. When combined with parental leave, you can receive a total of 20 weeks of paid leave.

(Teammates in the Unlimited Vacation plan can use vacation time if they're on an approved FMLA-protected leave. If the teammate is on a leave not protected by FMLA, they can't use vacation time (unless the use of vacation is otherwise required by state law) and must return to active status by physically returning to work at pre-absence scheduled weekly hours before they can take any unlimited vacation hours.)

Personal leave of absence

You may be able to take an unpaid, non-medical personal leave of absence to attend to certain personal matters. Your request requires approval by the business unit manager and Teammate Care . You must use all accrued, unused vacation when taking a personal leave of absence.

(Teammates in the Unlimited Vacation plan can't use vacation time while on an approved personal leave unless the use of vacation is otherwise required by state law and must return to active status by physically returning to work at pre-absence, scheduled weekly hours before they can take any unlimited vacation hours.)

Request a leave of absence

[Complete this form](#) or contact Teammate Care .



Military or uniformed services leave of absence

Any teammate serving in the military or uniformed services can take a leave of absence for a period of not more than five years, per the [Uniformed Services Employment and Reemployment Rights Act \(USERRA\)](#); there are some limited types of service that do not count toward the five-year limitation.

As long as there’s no disqualifying separation from service and you’ve provided a timely notice of intent to return to work, you’ll return to the job and benefits you would’ve attained had you not been absent. In some cases, you may be offered a comparable job.

The time limit for you to return to work depends on the duration of your uniformed service and other applicable considerations under USERRA.

Reemployment rights under USERRA extend to teammates who have been absent from a position of employment to perform duty on a voluntary or involuntary basis in a uniformed service, including:

- Active duty and active duty for training
- Inactive duty training
- Full-time National Guard duty
- Absence from work for an examination to determine a person’s fitness for any of the above types of duty
- Funeral honors duty performed by U.S. National Guard or reserve members
- Duty performed by intermittent employees of the National Disaster Medical System (NDMS), which is part of the Department of Health and Human Services, when activated for a public health emergency, and approved training to prepare for such service

If available, you’ll be paid using [Military Service time](#) for the first 21 calendar days of leave. If your military pay is greater than your regular Truist pay, then your military leave is unpaid after your Military Service time is exhausted. If your military pay is less than your regular Truist pay, Truist will supplement the difference between your base pay and your military pay for the following 344 calendar days.

If you’re highly incented, you’ll be paid as follows:

Absence period	Computation explanation
Day 1 - exhaustion of Military Service Time	Regular base pay
Day after exhausting Military Time Off - 344 calendars days (or end of eligibility)	If your military pay is less than your Truist Benefits Annual Rate (BAR), Truist supplements the difference between and military or uniformed services base pay. For new hires with a default BAR amount, the pay rate is calculated using the higher of either the default BAR or the average BAR qualified earnings for the most recent three months of pay. For newly transferred teammates with a lower BAR than regular base pay, the pay rate is calculated on regular base pay.

Total military or uniformed services leave pay does not exceed 365 calendar days per deployment.

[Vacation benefits](#) continue to accrue through the end of the first calendar year of military leave, and we’ll continue to provide your chosen flexible benefits as if you had continued to work. You’re required to make payments by draft for your benefits once your pay ends. You won’t have a break in service under the pension plan, and you’ll receive credit toward your 1,000 hours annual pension requirement for the hours served in the military or uniformed services. When you return from active duty, you may choose to make up any missed 401(k) deferrals. You’ll also receive any matching contributions due if you make up deferrals. If you have a participant loan from the 401(k) plan, those payments can be deferred until you return to active employment.

You must submit verification of military or uniformed services base pay and provide a copy of orders or other confirming documentation immediately upon receipt of such orders. You must also forward any pay adjustment data to Teammate Care [📧](#) if changes occur while on leave.

Request a leave of absence

[Complete this form](#) or contact Teammate Care [📧](#).

Military Family leave of absence

A leave of absence can be granted under the FMLA to you under certain circumstances defined by the Department of Labor.

You can take a leave of absence due to any qualifying exigency arising out of the fact that your child, spouse, or parent who is an active-duty covered servicemember in the armed forces, or who is in the U.S. National Guard, reserves, or is retired military, has been notified of an impending call or order to active duty in support of a contingency operation in a foreign country. Qualifying exigency leaves of absence are unpaid, but you may supplement your leave of absence by entering vacation in Workday.

(Teammates in the Unlimited Vacation plan can use vacation time only if they’re on an approved FMLA-protected leave. If a teammate is on a leave not protected by FMLA, they can’t use vacation time, unless the use of vacation time is otherwise required by state law).

You can take a leave of absence if you’re a child, spouse, parent, or next of kin serving as the caregiver of a covered servicemember (a veteran or current member of the armed forces, U.S. National Guard, or reserves) who is recovering from a serious illness or injury sustained or aggravated in the line of duty on active duty, including to care for a veteran who is undergoing medical treatment, recuperating, or receiving therapy for a serious injury or illness at any time during the period of up to five years after the covered servicemember left military service. This type of absence is covered as a [medical leave of absence](#).

Inclement weather and emergency closings

Sometimes our locations have to close unexpectedly due to emergencies and bad weather.

If your location is open, you must make all reasonable efforts to come to work as scheduled.

In inclement weather, you should anticipate increased travel time and leave home early enough to arrive safely at work as soon as practically possible.

You may be expected to resume your work duties at an alternate site, even in cases of an emergency closing. Often, you can work remotely so that we can meet the needs of our clients.

Hybrid teammates have a flexible work location between a Truist facility, home, or an alternative workspace due to the nature of their role. If you’re considered a hybrid teammate, you’re expected to perform work and won’t be eligible for “Inclement Weather” time off.

Decision to close

When considering an emergency closing of an office, we evaluate:

- The safety of teammates and clients
- Current information from the National Weather Service and state transportation departments
- Input from the business unit manager or department head and other offices within the same city area
- The need to process outstanding work
- The need to continue providing support services to other areas of Truist.

Decision to remain open

If local management determines their office will remain open, a further decision is required related to teammates who are unable to safely get to work. Although the standard is that teammates are paid only for hours worked, exceptions in rare and unusual situations can be made.

If you determine that you can’t safely get to your work location, your manager may approve payment for that time using the “Inclement Weather” time off type. Please note that managers must actively engage with you to determine whether the weather-related absence should be compensated. The purpose of this time off is to protect your safety, not to address issues related to school closings, childcare, or other non-safety related issues that could occur because of inclement weather.

Notification of the decision to close

If managers decide to close an office due to inclement weather, natural disaster, or a company-related emergency, they must notify:

- Their immediate manager
- The business unit manager or department manager

Effect on pay

If your branch or office opens late, closes early, or is closed due to an emergency or inclement weather, you’ll be paid for the hours you were scheduled to work.

If the office is open and you’re absent due to inclement weather, the absence is counted as a vacation day, unless otherwise approved by local management. If no vacation days are available, the absence is unpaid.

If the office is open and you’re absent due to being directly impacted by a [natural disaster](#), paid time may be available with approval from executive leadership.

If your office closes, you may be able to work from home or from another location. Nonexempt teammates must communicate with their managers regarding how to proceed. Exempt teammates are expected to meet their work requirements and complete their work assignments even during emergency closings.



My health and protection benefits

Our benefits plan lets you create your own benefits package to meet your individual needs.

We work hard to provide you with a variety of benefits from which you can choose; in turn, you assume the responsibility for your choices. Carefully evaluate each benefit offered and choose the coverage that works best for you.

Your benefit options include:

- Medical
- Dental
- Vision
- Spending accounts
- Disability insurance
- Term life insurance
- Dependent life insurance
- Accidental death and dismemberment insurance
- Other benefits



More benefit resources

Visit our [Truist benefits](#) website:

- [Health and protection benefits](#)





The basics



Eligibility

You're eligible for benefits if you're scheduled to work at least 20 hours per week and are classified as a "regular" teammate (not a temporary or contract employee). There are no waiting periods to enroll; however, your coverage won't begin until the first day of the month following the month in which you become eligible.

If you elect coverage due to a [qualified life event change](#), the effective date of coverage is based on the reason for the life event change.

Learn about [enrolling or changing your benefits](#), including your [COBRA](#) eligibility.



Coverage for your dependents

Under the Truist [medical, dental, and vision programs](#), you have the option to cover yourself and any qualified dependents, including:

- Your legally married spouse/domestic partner.
- Your children under age 26.
- Other qualified dependents as noted on our [benefits website](#).

If both you and your spouse/domestic partner are employed by Truist, only one of you can cover a dependent, and you can't elect to cover each other.



Benefits Annual Rate

We use your Benefits Annual Rate (BAR [Ⓢ]) to calculate your medical premiums, and disability and term life insurance coverage amounts. BAR is the sum of your regular annual base pay plus any eligible cash bonuses, compensation, incentives, overtime, and premium pay.*

Special payments, such as moving expenses, restricted stock options, and grants, aren't included in your BAR.

If you're a new teammate or a newly benefits-eligible teammate, your BAR is your annual salary. Your BAR won't increase or decrease during the calendar year, even if you have a salary change.



Enrollment period

You have 31 days to enroll in your Truist benefits, starting from the date you become a benefits-eligible teammate. Enroll through [Workday](#).

If you miss your deadline to enroll for benefits, you'll automatically receive "default coverage." Default coverage includes no [medical coverage](#), one times your BAR [Ⓢ] in [term life insurance](#), and the 50% [disability coverage](#) option. You'll have an opportunity to reenroll and make changes to your benefits during Annual Benefits Enrollment.



Company contributions

Your total compensation at Truist includes our contribution to your health and protection benefits. For example, we pay for basic term life insurance, the 50% disability option, and the majority of the premium for medical coverage. This contribution is listed during your Benefits Enrollment and noted on your paycheck.



Pretax savings

You receive an added benefit by having your benefit premiums—except for those for domestic partner and domestic partner children coverage, dependent life, and disability insurance—deducted before taxes are applied. (Premium deductions for optional benefits from Unum are after tax.)

[Ⓢ] Find your BAR in [Workday](#)

*For active regular full-time or part-time exempt teammates. Your Benefits Annual Rate (BAR) equals your annual base pay as of Sept. 30, plus other cash payments received during the 12 months ending Sept. 30. Cash payments include bonuses, incentives, overtime, and commissions. Cash payments don't include equity (stock options, RSUs, etc.). A complete listing of payment types included in BAR is maintained by Payroll. In the case of teammates in highly-incented positions (where more than 50% of compensation is expected to come from other than Base Salary), a special recalculation of BAR may be required. If a highly-incented participant becomes eligible for a benefit (life or disability insurance) and less than 12 months of compensation history was included in the last BAR calculation, BAR will be recalculated at the time of death or disability to determine the appropriate BAR by looking at actual earnings. Except as stated above, BAR is recalculated at Sept. 30 each year.

Medical program

Medical carriers and plans

Two medical plan carrier options are available, including broad and narrow network options with Aetna, and a closed option with Kaiser*.

Your medical carrier has its own network of doctors, hospitals, and other providers that offer their services at a discount. That means savings for you when you stay in-network.

However, not all networks are the same, and it's important to know the differences between them. You also should understand the differences in premiums, copays, deductibles, coverage, providers, and program benefits before choosing a plan.

Get more information about our [medical carriers](#) and the [plans they offer](#). You also can review other [benefits and services](#) offered through our medical carriers, such as telehealth, cost estimators, discount programs, wellness programs, and more.

**Aetna's narrow network and Kaiser plans are available only in certain areas. See your enrollment options in [Workday](#) to see if you live within a service area for these medical plans.*

HDHP HSA

If you enroll in a high-deductible health plan (HDHP), you'll qualify for a [health savings account \(HSA\)](#), which allows you to use pretax dollars to pay for qualified healthcare expenses.

What you need to know:

- You'll receive an HSA contribution from us—\$500 for individual and \$1,000 for family coverage. We'll pay half in January and half in July.
- You can add your own pre-tax money to the HSA. The total HSA balance is yours to use on eligible healthcare expenses.
- You'll have a Benefit Access Visa debit card to help you access your account balance.
- If you leave Truist, you can take your HSA money with you to use on eligible expenses.

Prescription drug coverage

Access to prescription medications is important to maintaining and improving your health. Our health carriers provide four tiers of prescription coverage, as well as full coverage on certain preventive medications. Review your [pharmacy benefits](#).

Dental program

Keep your smile healthy with a dental plan. You can choose between two [dental plans](#) administered by Aetna.

Vision program

Regular eye exams help you maintain healthy vision. You can choose between [two vision plans](#) administered by VSP.

LifeForce

Improve your health and earn medical credits that offset your medical premium costs by enrolling in and progressing through our [LifeForce well-being program](#).



Flexible Spending Accounts (FSAs)

Health Care FSA

The [Health Care FSA](#) lets you set aside an amount of pretax money (limit set by the IRS*) to pay for qualified healthcare expenses not covered by your benefit plan. A limited amount* of unused funds can roll over into the following year.

Limited Use Health Care FSA

The [Limited Use Health Care FSA](#) is available to participants in the high-deductible healthcare plan. It lets you set aside up to an amount of pretax money (limit set by the IRS) to pay for eligible healthcare expenses (such as dental and vision) that are not covered by insurance and are not medical expenses. A limited amount* of unused funds can roll over into the following year.

Dependent Care FSA

The [Dependent Care FSA](#) lets you set aside an amount of pretax money (limit set by the IRS and with some restrictions) to pay for qualified dependent care expenses, such as before- and after-school expenses. It isn't used to reimburse yourself for a dependent's medical expenses. Unused funds are forfeited after March 31 of the following year.

Transportation Spending Accounts (TSA)

Mass Transit TSA

The [Mass Transit TSA](#) allows eligible teammates to set aside an amount of pretax money (limit set by the IRS*) to pay for eligible transportation expenses. Balances roll over for as long as you work for Truist.

Parking TSA

The [Parking TSA](#) allows eligible teammates to set aside an amount of pretax money (limit set by the IRS*) to pay for qualified parking expenses incurred while working. Only teammates who work at designated locations can participate. Balances roll over for as long as you work for Truist.



*See the current IRS limits on [benefits.truist.com](#).

Protection plans

Disability insurance

Our [disability insurance program](#) prevents a lapse in pay if you're out of work due to illness or disability that isn't related to work. We offer two coverage options:

- 50% disability, paid in full by Truist
- 60% disability, supplemented by you

Each option continues a different percentage of your monthly BAR [Ⓢ] after you have exhausted your annual sick leave days. To receive disability pay, your absence must be certified by your doctor and approved by our disability insurance carrier, The Hartford.

Term life insurance

We provide basic [term life insurance](#) coverage equal to your BAR [Ⓢ] at no cost to you up to a maximum of \$1 million. You also can choose an additional one to eight times your benefits base salary in supplemental term life insurance coverage. Combined basic and supplemental life insurance cannot exceed \$4 million.

Dependent life insurance

The [dependent life insurance program](#) allows you to elect coverage for your spouse/domestic partner and/or dependent children.

Accidental death and dismemberment insurance

[Accidental death and dismemberment insurance](#) provides coverage in addition to term life and dependent life insurance.

Optional benefits

When you're hurt, hospitalized, or become critically ill, you can get financial help beyond what your medical plan pays for your care. Each [optional benefit plan](#), provided by Unum, pays you a cash benefit when you or a covered dependent experience a covered illness, accident, or hospital stay.

Required notifications

As required by the Patient Protection and Affordable Care Act, group health plan administrators must provide health insurance consumers access to two documents, a Summary of Benefits and Coverage (SBC) and a Uniform Glossary of Health-Coverage and Medical Terms (Uniform Glossary). Both are accessible on our [benefits website](#).

Our benefit plans follow the guidelines outlined in the Patient Protection and Affordable Care Act (PPACA). The standards include limitations on the frequency of preventive care services.

Coverage is available for children up to age 26. Note that eligibility doesn't change based on school enrollment or marital status. The following notice is required to be provided to you under PPACA:

Individuals whose coverage ended, who were denied coverage, or who weren't eligible for coverage because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in the Truist Healthcare Plan. Individuals can add during Annual Benefits Enrollment.



My well-being

We recognize the vital role well-being plays in your life. That's why we offer a variety of wellness programs designed to help you be an active participant in your healthcare management.

CarePlus Mobile Health

[CarePlus Mobile Health](#) is a mobile application and online solution that makes it easy for you as a benefits-eligible teammate and your medically enrolled spouse or domestic partner to access and view our well-being programs, including:

- LifeForce program
- Points program
- Case Management Program
- Gap in Care program

By participating in CarePlus programs and working toward better well-being, you can achieve your goals and help lower the amount you pay for healthcare services each year.

For additional information, call the CarePlus Support Center at 888-575-4588 or email truistcareplus@mcgriffinsurance.com (Monday-Friday 9 am - 8 pm ET).

Mental well-being support

Get free, anonymous counseling from [Guidance Resources](#). This online, in-person, and phone-based employee assistance program provides personalized and self-service help on a variety of mental well-being topics. You and members of your household can access local child and elder care referrals, legal and financial guidance, and up to five free sessions with a licensed professional.

LifeForce

[LifeForce](#) is our premier well-being program. It's designed to reward you for your efforts to develop and maintain a healthy lifestyle. By participating, you can earn medical credits that offset your total medical premium costs.

The free program, which is administered by Peak Health and available to all medically enrolled teammates, provides health and fitness education, including disease prevention and coaching for behaviors that can negatively affect your physical well-being.

A Peak Health healthcare professional will evaluate and coach you on a regular basis. All of your evaluations, goals, and results, including annual health assessments, are confidential, and they don't influence medical coverage in any way.

Case management

As part of Aetna plan benefits, teammates, spouses or domestic partners, and covered dependents are eligible for the free Case Management Program.

You or your dependent may be chosen for this incentive* program if you have one or more of the following health conditions: heart disease, diabetes, cancer, high-risk pregnancy, stroke, organ transplant, renal disease, rare diseases such as multiple sclerosis, or traumatic injuries (other health conditions also may qualify).

**Case management participants are eligible to receive one participation cash incentive and one completion cash incentive per plan year.*

Gap in Care program

CarePlus's no-cost [Gap in Care program](#) can help identify gaps in your healthcare coverage based on your medical claims information, remind you to close those gaps, and then reward you for doing so. By closing identified gaps in care, such as forgetting to fill a prescription, you can take charge of your health.

Teammates and their medically enrolled spouses or domestic partners who are covered by Aetna are eligible. Participants may be identified for one or multiple gaps in care in a given plan year.

Truist Momentum

[Truist Momentum](#) will inspire, educate, and equip you to achieve financial confidence, which can help you spend less time worrying about money and more time focusing on the things you love.

Employee Stock Purchase Plan

The Truist [Employee Stock Purchase Plan](#) is another tool within our compelling benefits program to help you achieve financial well-being. The ESPP gives teammates the opportunity to buy Truist stock at a discounted price through payroll deductions.

Truist scholarships

Truist is committed to building better lives, and education leads to success. [Two scholarship programs](#) are available for children of teammates to help support their postsecondary education.

Student debt program

Student loan payments can leave teammates unable to contribute to other benefits, like a 401(k). To help our teammates succeed financially, eligible teammates [can convert up to seven vacation days](#) into a contribution toward their student debt.



Well-being benefits details

Visit our [Truist benefits](#) website:

- [LifeForce](#)
- [Case Management](#)
- [Gap in Care](#)
- [Guidance Resources \(EAP\)](#)
- [Truist Momentum](#)

My retirement benefits

Our retirement benefits are part of your total compensation package. We offer two plans to help you prepare for retirement:

- The Truist 401(k) savings plan
- The Truist pension plan*

The more you save now, the better your chances are of not outliving your money in retirement. Even small amounts have the opportunity to compound into big balances over time.



Full details about your retirement benefit options, including summary plan descriptions, are available on our [benefits website](#).

*Certain Truist affiliates don't participate in the [pension plan](#).





Truist 401(k) savings plan

One of the most valuable benefits we offer is the [Truist Financial Corporation 401\(k\) Savings Plan](#). It's the cornerstone of your retirement planning.

You're eligible to enroll in the Truist 401(k) savings plan as soon as you join Truist as a regular (not temporary or contract) teammate. You can receive matching company contributions once you've completed one qualifying year of service (12 consecutive months in which you've completed 1,000 hours of service) and reached age 21. Our matching contributions begin the month after you meet the eligibility requirements.

Your contributions can be made on a pretax and/or after-tax basis. After-tax contributions in the Truist 401(k) savings plan are classified as Roth contributions.

[Learn more about the Truist 401\(k\) savings plan](#), including plan features, IRS limits, options for withdrawals and loans, and how to enroll.

401(k) terms and definitions

As you learn more about our [401\(k\) plan](#), refer to these terms and definitions.

Account statements: Quarterly statements show how much you've accumulated in each investment fund, along with fund performance data for that statement period. Statements also provide information about administrative processing requirements for plan enrollment, changes, withdrawals, and loans. You can request a statement at any time on [Fidelity NetBenefits®](#).

Adjustments to your account: Your account is updated daily for activity as it occurs.

Catch-up contributions: The Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA) provides that all teammates age 50 and older can defer additional money into the Truist 401(k) savings plan over and above the IRS contribution limit each year. If you're 50 or older, or will turn 50 during the calendar year, you'll be eligible to save up to an extra \$7,500 in your Truist 401(k) savings plan. The IRS contribution limit is \$23,000. Catch-up elections can be made through [Fidelity NetBenefits®](#).

Changing investment elections: You can change the way your future contributions will be invested on [Fidelity NetBenefits®](#). Your changes will be effective as of the date specified. Changes to future investment elections can be made at any time.

Compensation: Your contribution is based on your compensation, which includes base pay, overtime pay, bonuses, commissions, and other incentives. Your compensation doesn't include noncash income or income received for moving expenses. Compensation under the plan is limited to \$345,000 in 2024 due to IRS regulations.

ESOP/company stock: The company stock portion of the Truist 401(k) savings plan is designated as an [ESOP](#) (employee stock ownership plan) as defined under Section 4975(e)(7) of the Internal Revenue Code. We've historically paid a dividend to our shareholders in March, June, September, and December. You can elect to have all dividends from Truist stock reinvested in the Truist Common Stock Fund or have the dividends paid in cash. You'll make the election regarding how your dividend is paid when making investment elections through [Fidelity NetBenefits®](#). You can change this election at any time.

Hours of service: Hours of service include each hour you actually work or hours for which you're entitled to be paid. Examples include vacation, holidays, illness, incapacity (including disability), and jury duty. However, a maximum of 501 hours will be credited for any period during which you aren't actually working.

Matching company contributions: Once you have met the eligibility requirements for matching contributions, we'll match a percentage of your pretax or after-tax contributions each pay period. You're only eligible to receive matching contributions while you defer income into the plan. We won't match any catch-up contributions you elect.

Pretax savings: Pretax savings means the money you save is taken out of your compensation before federal and state income taxes are calculated. Therefore, only your reduced compensation is currently subject to federal and state income taxes. Note: Social Security withholding will be based on your total pay before it's adjusted for any pretax savings to this plan.

Redistributing account balances: You can move your existing balance from one fund to another by logging into [Fidelity NetBenefits®](#). Account balance transfers can be made at any time, but the actual settlement time may vary.

Roth (after-tax) savings: Roth (after-tax) savings means the money you save is deducted from your compensation after federal and state income taxes are calculated.

Vesting: Vesting means ownership or entitlement to the amount in your account. You're always 100% vested in the value of your before-tax account, Roth, and/or your rollover contributions. In general, you will always be 100% vested in your employer matching contributions.

Truist pension plan

The Truist Financial Corporation Pension Plan

can help you accumulate income that will support your retirement. It's a defined benefit plan funded by Truist on an annual basis. Under this type of plan, your benefit at retirement (or your accrued benefit) is defined using a formula based on your years of credited service and average compensation.

For purposes of the Truist pension plan, your compensation generally is the pay you receive from Truist including any savings under the Truist 401(k) savings plan or salary reductions under a cafeteria plan. Your compensation includes base pay, overtime pay, commissions, incentive compensation, and bonuses.

You're eligible to participate in the Truist pension plan once you've completed one qualifying year of service (12 consecutive months in which you've completed 1,000 hours of service) and have reached age 21.

Certain Truist affiliates don't participate in the pension plan. Find the complete list on our [benefits website](#).

[Learn more about the Truist pension plan](#), including plan features, your benefit calculation, how to apply for benefits once you retire, and [forms of pension payment](#).

Pension terms and definitions

As you learn more about [our pension plan](#), refer to these terms and definitions.

Covered compensation: Covered compensation is the average of the Social Security taxable wage base in effect for each calendar year during the 35-year period ending with the last day of the calendar year in which you attain Social Security retirement age.

Excess compensation: Excess compensation is the amount by which your compensation exceeds Social Security Covered Compensation.

Hours of service: Hours of service include each hour you actually work for Truist or hours for which you're entitled to be paid. Examples include vacation, holidays, illness, incapacity (including disability), jury duty, and authorized leaves of absence. However, a maximum of 501 hours will be credited for any period during which you aren't actually working.



Truist teammate handbook

