

SunTrust – Let Us Pay Your Bills – Bill Pay Sweepstakes Official Rules

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Eligibility: SunTrust – Let Us Pay Your Bills – Bill Pay Sweepstakes (the "Sweepstakes") is open only to legal residents of the fifty (50) United States and the District of Columbia who are at least eighteen (18) years old at the time of entry. Employees of SunTrust Banks, Inc., Fiserv Solutions, Inc., ePrize, Inc., and their parent and affiliate companies as well as the immediate family (spouse, parents, siblings and children) and household members of each such employee are not eligible. Eligible checking accounts include SunTrust consumer checking and money market accounts open and in good standing (determined in Sponsor's sole discretion) during the entire Promotion Period, as defined below. A qualifying bill payment is a submitted and completed bill payment through Online Banking or Mobile Banking. Sponsor reserves the right to determine if a bill payment is a qualified bill payment for purposes of the Sweepstakes. Bill Payments made using business deposit accounts are ineligible. Bill Payments made using Personal Finance Management software (PC Banking) are not eligible for the purposes of this Sweepstakes. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.

2. Sponsor: Fiserv Solutions, Inc., 4411 East Jones Bridge Rd., Norcross GA 30092 and SunTrust Banks, Inc., 303 Peachtree St. NE, Atlanta, GA 30303. **Administrator:** ePrize, Inc., One ePrize Drive, Pleasant Ridge, MI 48069.

3. Timing: The Sweepstakes begins on February 15, 2013 at 12:00 a.m. Eastern Time ("ET") and ends on April 15, 2013 at 11:59 p.m. ET (the "Promotion Period"). Sponsor's computer is the official time-keeping device for the Sweepstakes.

4. How to Enter: There are two (2) ways to enter the Sweepstakes, as detailed below.

a) Sign-up for Online Banking with Bill Pay and make completed Bill Pays:

i. Sign-up for Entry Online: During the Promotion Period, visit <http://www.suntrust.com/billpaysweepstakes> and follow the instructions to sign-up for Online Banking with Bill Pay. Once you have successfully signed-up for Online Banking with Bill Pay, you automatically will receive one (1) entry into the Sweepstakes.

-Or-

Automatic Entry: If you are already signed-up for Online Banking with Bill Pay, you automatically will receive one (1) entry into the Sweepstakes. ***Opt-out:** If you have signed-up for Online Banking with Bill Pay but do not want to be entered into the Sweepstakes, you may opt-out of participating by hand printing your name, address, day and evening phone numbers, and email address associated with your Online Banking with Bill Pay account on a 3" x 5" piece of paper and mail it in an envelope with proper postage to "SunTrust – Let Us Pay Your Bills – Bill Pay Sweepstakes, Opt-Out Request"

c/o Department# 593392, PO Box 5058, Kalamazoo MI 49003-5058.

ii. Additional Entries: After you have signed-up for Online Banking with Bill Pay, you may complete bill payments through this service via a PC or mobile device. For each completed bill payment through this service, you will be given one (1) additional entry into the Sweepstakes up to a total of twenty (20) additional entries during the Promotion Period. ***Opt-out:** If you have signed-up for Online Banking with Bill Pay but do not want to be entered into the Sweepstakes, you may opt-out of participating by hand printing your name, address, day and evening phone numbers, and email address associated with your Online Banking with Bill Pay account on a 3" x 5" piece of paper and mail it in an envelope with proper postage to "SunTrust – Let Us Pay Your Bills – Bill Pay Sweepstakes, Opt-Out Request" c/o Department# 593392, PO Box 5058, Kalamazoo MI 49003-5058.

b) Mail-in Alternate Method:

To enter without signing-up for Online Banking with Bill Pay, hand print your name, address, day and evening phone numbers, and email address (if any) on a 3" x 5" piece of paper and mail it in an envelope with proper postage to "SunTrust – Let Us Pay Your Bills – Bill Pay Sweepstakes, Entry" c/o Department# 593392, PO Box 5058, Kalamazoo MI 49003-5058. You will receive one (1) entry into the Sweepstakes. Limit: One (1) entry per envelope, per person. All mail-in entries must be handwritten (no copies, facsimiles, or mechanical reproductions will be accepted) and must be postmarked by April 16, 2013 and received by April 23, 2013. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage-due entries, which will be disqualified. You may receive additional entries without completing any bill payments online via the process described in Section 4(b) above. For each envelope received, you will receive one (1) additional entry into the Sweepstakes up to a total of twenty (20) additional entries during the Promotion Period.

Limit: Regardless of method of entry or combination of methods, each entrant may receive a maximum of twenty-one (21) Sweepstakes entries during the Promotion Period. Multiple entrants are not permitted to share the same email address. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that entrant's entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. In the event of a dispute as to any registration, the authorized account holder of the email address used to register will be deemed to be the entrant. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Each potential winner may be required to show proof of being an authorized account holder.

5. Drawings: Administrator is an independent judging organization whose decisions as to the administration and operation of the Sweepstakes and the selection of the potential winners are final and binding in all matters related to the Sweepstakes. Administrator will randomly select the ten (10) potential Sweepstakes winners from all eligible entries received during the Promotion Period, on or around May 31, 2013. The potential winners will be notified by email, mail or phone. Except where prohibited, each potential winner (or parent/legal guardian if winner is a minor in his/her state of residence) will be required to

sign and return a Declaration of Compliance, Liability and Publicity Release ("Declaration") which must be received by Administrator, within ten (10) days of the date notice or attempted notice is sent, in order to claim his/her prize. If a potential winner of any prize cannot be contacted, fails to sign and return the Declaration within the required time period, or the prize is returned as undeliverable, the potential winner forfeits his/her prize. Receiving a prize is contingent upon compliance with these Official Rules. In the event that a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only three (3) alternate drawings will be held, after which the prize will remain un-awarded. Prizes will be fulfilled approximately 8-10 weeks after the conclusion of the Sweepstakes.

6. Prizes: TEN (10) PRIZES of \$5,000 each (awarded as a check). For All Prizes: Prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute a prize for one of equal or greater value if the designated prize should become unavailable for any reason. Winners are responsible for all taxes and fees associated with prize receipt and/or use. Odds of winning a prize depend on the number of eligible entries received during the Promotion Period. Limit: one (1) prize per household. Total ARV of all prizes: \$50,000.

7. Release: By receipt of any prize, winners agree to release and hold harmless Sponsor, Administrator, and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Sweepstakes or receipt or use or misuse of any prize.

8. Publicity: Except where prohibited, participation in the Sweepstakes constitutes each winner's consent to Sponsor's and its agents' use of winner's name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

9. General Conditions: Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. In such event, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

10. Limitations of Liability: The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Sweepstakes; (4) technical or human

error which may occur in the administration of the Sweepstakes or the processing of entries; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Sweepstakes or receipt or use or misuse of any prize. If for any reason an entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Sweepstakes, if it is possible. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims.

11. Disputes: Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Eastern District of Michigan (Southern Division) or the appropriate Michigan State Court located in Oakland County, Michigan; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Michigan without giving effect to any choice of law or conflict of law rules (whether of the State of Michigan or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Michigan.

12. Entrant's Personal Information: Information collected from entrants is subject to Sponsor's Privacy Policies, located at <https://www.suntrust.com/Privacy> and <http://www.fiserv.com/about/privacypolicy.htm> and Administrator's Privacy Policy <http://www.eprize.com/privacy-policy>.

13. Winner List: For a winner list, visit <http://bit.ly/UZiVie>. The winner list will be posted after winner confirmation is complete.

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