

Essential Checking

Essential Checking from SunTrust makes managing your finances simple, convenient and secure. We'll help you avoid monthly fees and stay organized and in control.

How to Avoid Fees

Essential Checking¹ gives you multiple ways to avoid paying the \$7 Monthly Maintenance Fee:

- Make 10 or more client-initiated transactions per statement cycle² **OR**
- Make \$500 or more in total qualifying monthly Direct Deposits³ per statement cycle **OR**
- Keep a \$500 minimum daily collected balance **OR**
- Open as a student and receive a five-year Student Waiver⁴

And you can avoid a monthly paper statement fee of \$3 by simply turning off your paper statements (within Online Banking).

Benefits

Person-to-Person Payment Solutions

Essential Checking comes standard with our no-fee Popmoney[®] service. Want to avoid writing a check? Send money to anyone in the U.S. with just an email address or phone number. You can use Popmoney to request money, too. Transactions will clear within three business days.

Need to send or receive money next day? For a \$3 fee, you can send or receive money the next business day.

Apple Pay[®]

Use your SunTrust card with Apple Pay.⁵ Partner your SunTrust debit or credit card with an innovative and secure way to pay for purchases using your iPhone[®] 6 or iPhone[®] 6 Plus. For more information, visit suntrust.com/applepay.

Debit Card

Your Essential Checking account comes with a SunTrust Mastercard[®] Debit Card, which can be used for everyday spending and major purchases anywhere Mastercard[®] is accepted.

Your SunTrust Mastercard[®] Debit Card also comes with Zero Liability protection⁶ in the event of fraudulent activity on your account.

Personal Checks

You'll also receive a complimentary 25-pack of SunTrust exclusive checks or 50% off any style of check available.

Additional Features

Every SunTrust checking account comes standard with convenient features to make banking easy and worry-free:

- Access to over 2,000 SunTrust ATMs at no fee⁷
- Access to 1,300 SunTrust branches, many with extended evening and weekend hours
- Online Banking with Bill Pay⁸
- Mobile and Tablet Banking⁹
- Mobile Deposit (with Mobile App or Tablet App)¹⁰
- Fraud Prevention and Balance Alerts (via email and text messages)
- Overdraft Protection available

This is a two-page document. By accepting page one, you accept responsibility for obtaining a copy of the Terms and Conditions on page two.





Essential Checking

Rewards

Credit Card

With SunTrust credit cards, you'll earn a 10% Cash Deposit Bonus every time you redeem cash back directly into your SunTrust checking, savings or money market account.¹¹ Whether you're interested in cash back, travel rewards or balance transfer savings, our cards are built to fit your life.

(Applicable to SunTrust Cash Rewards, Travel Rewards and Prime Rewards credit cards, and subject to credit approval.)

Complementary Solution

Savings Account

Savings is the foundation on which any sound financial life is built. Open an Essential Savings account, and let us help you achieve your savings goals.

**Find the account that's
the best fit for you at
suntrust.com/checking.**



¹ Essential Checking: Minimum opening deposit is \$100.

² Banking Transactions include: Deposit and withdrawal transactions made (includes transactions such as those made with the assistance of a teller, at an ATM, or by Direct Deposit, mobile device, wire transfer, Online Banking transfer, automatic transfer, telephone transfer, Popmoney® transfer, ACH debit or credit, online bill pay, mobile bill pay, check, or debit card purchases including PIN Point of Sale [POS] and signature-based purchases). These transactions must be posted to your account during the statement cycle. Bank fees and overdraft protection transfers are not included.

³ Direct Deposits: A qualifying Direct Deposit is a Direct Deposit of your salary, pension, Social Security or other regular monthly income of \$500 or more per deposit electronically deposited to your account during the statement cycle by your employer or an outside agency. Transfers from one account to another or deposits made at a banking location or ATM do not qualify as a Direct Deposit.

⁴ Student Waiver: The Essential Checking Student Waiver provides a checking account with no monthly maintenance fee for up to five years. Any individual is qualified as a student if they are currently attending high school, college/university or technical/trade schools. Proof of active enrollment in a qualifying educational institution is required. The Student waiver is applied automatically at account opening and based on Account Opening Date. The Student Waiver cannot be applied/added on to a checking account once it is opened.

⁵ Apple, Apple Pay and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. SunTrust does not charge a fee for the use of Apple Pay or SunTrust Mobile Banking. If you do not already have a data plan with your wireless service provider, normal data rates will apply.

⁶ Zero Liability protection does not apply to ATM transactions or to PIN transactions not processed by Mastercard, or certain commercial card transactions. You must notify us promptly of any unauthorized use.

⁷ No fees for SunTrust ATM use. Fees apply for ATM-printed statements or mini-statements.

⁸ SunTrust does not charge a fee for the use of SunTrust Online Banking with Bill Pay. However, fees may apply for certain transactions like expedited payments and transfers to non-SunTrust accounts.

⁹ SunTrust does not charge a fee for the use of SunTrust Mobile Banking or Tablet Banking. If you do not already have a data plan with your wireless service provider, normal data rates will apply.

¹⁰ SunTrust Mobile Deposit is available for iPhone and Android Mobile Apps and iPad App—only for use in the United States and its territories.

¹¹ After the close of the billing period in which the Cash Rewards are earned, if your Card Account is in Good Standing, upon your request, you may redeem your Cash Rewards in U.S. dollars with a minimum of \$5 and any greater amount (not to exceed the total Cash Rewards earned, but not yet redeemed, on your Card Account at time of redemption). You may redeem your Rewards for cash back through (1) a statement credit to your Card Account or (2) an ACH credit to the deposit account that you designate. Cash Rewards earned on Card Accounts that are redeemed through an ACH deposit into a SunTrust checking, savings or money market account will receive a Cash Deposit Bonus of 10%. On \$100 in base Cash Rewards, these clients would earn an additional \$10, totaling \$110 in Cash Rewards earnings.