

The information about the costs of the card described in this application is accurate as of July 1, 2018. This information may have changed after that date. To find out what may have changed, write Cardmember Services, P.O. Box 621569, Orlando, FL 32862-1569.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.0% Introductory APR for the first 15 months. After that your APR will be 12.99% - 22.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.0% Introductory APR for the first 15 months. After that your APR will be 12.99% - 22.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances and Overdraft Advances	26.74% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees - Balance Transfer - Cash Advance - Foreign Transaction	- \$10.00 or 3% of the amount of the transfer, whichever is greater - \$10.00 or 4% of the amount of the advance, whichever is greater - None
Penalty Fees - Late Payment - Return Payment	- Up to \$38.00 - Up to \$38.00

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (Including New Transactions)."

Loss of Introductory or Promotional APR: We may end your Introductory or Promotional APR and apply the Purchase APR or Balance Transfer APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Card Account Agreement.

Prime Rate: We use the Prime Rate quoted in the "Money Rates" section of *The Wall Street Journal* on the 28th day (or if the 28th day is not a business day, the next business day thereafter) of the prior calendar month.

Balance Transfers: You authorize SunTrust Bank (referred to as "us," "our" or "we") to make one or more of the Balance Transfers that you have requested. All Balance Transfer requests are subject to our approval. We are not liable if we do not make a requested Balance Transfer. We reserve the right to make Balance Transfers in the order we select and to limit the amount of the Balance Transfers (which may be less than your total credit limit) that we make to ensure that the Balance Transfer Fee and Balance Transfer amount do not exceed your credit limit. In addition, it is our policy to refuse to accept transfer requests that are incomplete or illegible to us or our affiliates. To protect your billing dispute rights, do not request a Balance Transfer of any amount you might dispute with another creditor. Continue paying your other creditors the amounts owed for each Balance Transfer you request, until you receive a periodic billing statement from those creditors showing that the balances have been paid in full. You are liable for any late payments, finance charges or disputed amounts on your other accounts. If you want your other accounts closed, you are responsible for doing so. Balance Transfers are not eligible for any reward benefits.

Credit Report: By applying for this Account, you agree that we may obtain credit reports for the purpose of processing your application and for later purposes related to your Account, such as reviewing, updating and renewing it; increasing the Credit Limit; and collecting. At your request, you will be informed of whether or not a credit report was requested and the name and address of the consumer reporting agency that furnished the report. You also authorize us to verify your employment, income and other relevant information.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Married Wisconsin Applicants: No provision of any marital property agreement, unilateral statement or court decree adversely affects our interest and/or rights unless, prior to the time the credit is granted or an open-end credit plan is entered into, we are furnished with a copy of the agreement or statement or decree or have actual knowledge of the adverse provision. Married Wisconsin residents applying for credit separately must furnish name, Social Security number and address of their spouse to us at Cardholder Services, P.O. Box 621809, Orlando, FL 32862-1809.

California Residents: The applicant, if married, may apply for a separate Account. After credit approval, each applicant shall have the right to use this Account to the extent of any credit limit set by the creditor, and each applicant may be liable for all amounts of credit extended under this Account to each joint applicant.

New York Residents: New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 800.342.3736 or <http://www.dfs.ny.gov/consumer/creditdebt.htm>.

¹ **Qualifying Purchase(s):** Each time “qualifying purchase(s)” is used in this communication, it means new retail purchases on Your Card Account in Good Standing each billing cycle, minus credits/returns/adjustments. The following items are not retail purchases and therefore do not qualify: (1) Payment of existing Card Account balances, (2) Balance Transfers, (3) Cash Advances (via ATM or card originations by any other means), (4) Quasi Cash or Cash-Equivalent Items (e.g., traveler’s checks, gambling chips and any other items that serve as cash or are convertible to cash), (5) Fees/Interest that SunTrust bills, (6) Fraudulent/Unauthorized Transactions, (7) Convenience Checks, (8) Stored Value Cards (e.g., gift cards, prepaid cards, etc.), (9) Wire Transfers, (10) Money Transfers and (11) Overdraft Advances.

² **1% Cash Back Benefit:** You can earn cash back of 1% on new Qualifying Purchases on your Card, if your Card Account is in Good Standing, with no restriction on the amount of cash back that you may earn or redeem.

³ **2% Cash Back Benefit:** You will earn an unlimited additional 1% in Cash Rewards (2% Cash Rewards total) at Participating Merchants (gas and grocery stores), on Qualifying Purchases made with the Card.

⁴ **5% Cash Back Benefit:** You will earn another additional 3% in Cash Rewards (5% Cash Rewards total), at Participating Merchants (gas and grocery stores), on Qualifying Purchases made with the Card (a) up to the \$6,000 combined total of Qualifying Purchases made at Participating Merchants or (b) through the first 12 months after account opening, whichever comes first. After you have fully utilized the additional 3% benefit either by (a) spending up to the \$6,000 combined total of gas and grocery Qualifying Purchases made at Participating Merchants or (b) reaching the end of the first 12 months after account opening, whichever comes first, you can then earn the unlimited 2% Cash Rewards Benefit. The 5% Cash Rewards Benefit is only available during the first 12 months after account opening. Participating Merchants are determined by the associated merchant category code (“MCC”) used by each merchant. Purchases made at merchants that do not process transactions under an eligible MCC will not qualify for the additional 1% or 3% bonus reward rate.

⁵ **Cash Rewards Redemption:** 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, SunTrust will redeem your Cash Rewards in U.S. dollars with a minimum of \$5 and any greater amount (not to exceed the total Cash Back earned, but not yet redeemed, on your Card Account at time of redemption). You may redeem your Cash Back for (1) a statement credit or (2) an ACH credit to the deposit account that you designate. Cash Rewards earned on Consumer 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%, 25%, or 50% on redemption, depending on your deposit relationship with SunTrust as of the last day of the month preceding redemption, or if you redeem in the first few days of the month, the last day of two months prior to redemption (see Program Agreement for details), as follows:

- Clients with SunTrust Signature Advantage Checking Accounts and \$100,000 or more in Combined Consumer Deposits and Investment Balances⁶ with SunTrust, clients in the Premier Banking Program¹⁰, or Private Wealth Management¹¹ clients will receive a Cash Deposit Bonus of 50%. On \$100 in base Cash Rewards, these clients would earn an additional \$50, totaling \$150 in Cash Rewards earnings.
- Clients with SunTrust Signature Advantage accounts and less than \$100,000 in combined consumer deposits and investment balances with SunTrust⁶ will receive a Cash Deposit Bonus of 25%. On \$100 in base Cash Rewards, these clients would earn an additional \$25, totaling \$125 in Cash Rewards earnings.
- All other clients who redeem their Cash Rewards 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.

⁶ **Combined consumer deposits and investment balances:** The sum of balances in the Signature Advantage Banking account PLUS statement-linked SunTrust deposit accounts (checking, savings, money market or CDs), Trust accounts, IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc. (excludes annuities).

⁶ **Introductory APR:** Introductory APR for purchases and balance transfers applies through the last day of the 15-month billing cycle after account opening. After the Introductory APR ends, your Introductory APR will increase to the Purchase APR and Balance Transfer APR.

⁷ Applications received after the expiration date will be considered as applications for the non-promotional SunTrust Cash Rewards Credit Card available in SunTrust branch locations.

⁸ This offer is nontransferable, is for the named addressee only and cannot be combined with any other offer. Authorized users may be added after Account opening by calling 800.477.9702.

⁹ FICO[®] Scores used by SunTrust are based on Equifax data and associated educational content, and are provided solely for your own non-commercial personal review, use and benefit. This information is available through SunTrust Online Banking to primary cardholders with an open account, provided Equifax has sufficient credit history in a credit file for FICO[®] Scores to be generated. For new cardholders, it may take up to 30 days for your FICO[®] Score and related information to become available. SunTrust reserves the right to make changes or discontinue this feature at any time. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

¹⁰ Premier Banking means the group within SunTrust Bank that provides specialized services and benefits such as investment products and services (including brokerage accounts) which are offered by SunTrust Investment Services, Inc., an SEC registered investment adviser and broker-dealer, member FINRA, SIPC. Enrollment in Premier Banking is required.

¹¹ Private Wealth Management means the group within SunTrust Bank that provides a full array of wealth management products and professional services to high net worth clients seeking active management of their financial resources. Private Wealth Management is a marketing name used by SunTrust Banks, Inc. and the following affiliates: Banking and trust products and services, including investment advisory products and services, are provided by SunTrust Bank. Securities, insurance (including annuities) and other investment products and services (including brokerage accounts) are offered by SunTrust Investment Services, Inc., an SEC registered investment adviser and broker-dealer, member FINRA, SIPC, and a licensed insurance agency.

SunTrust does not charge a fee for the use of SunTrust Mobile and Tablet Banking. If you do not already have a data plan with your wireless service provider, normal data rates will apply. A SunTrust Online Banking account is required to enroll in any of the Mobile and Tablet Banking services.

Offer valid for new SunTrust Credit Card applications only and does not apply to credit limit increases of existing accounts.

All credit cards are subject to credit approval. The Mastercard Card is issued by SunTrust Bank, pursuant to a license from Mastercard International.

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