1 **5% Cash Back Benefit:** You will earn an 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.

2 **Qualifying Purchase(s):** Each time “qualifying purchase(s)” is used in this letter, 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 origination 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.

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 **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.

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

6 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.

7 **Cash Rewards Redemption:** After the close of the billing period in which you earn Cash Rewards, if your Card Account is in Good Standing, you may redeem a minimum of $5 for either a statement credit to your card account or an ACH credit to a deposit account. You can earn a Loyalty Cash Bonus of 10%, 25%, or 50% if you redeem through an ACH deposit into a SunTrust deposit account. See Program Agreement for details and tier levels as follows:

   - Clients who redeem Cash Rewards through an ACH deposit into any SunTrust checking, savings or money market account will receive a 10% Loyalty Cash Bonus.
   - Clients with a SunTrust Advantage Checking, Signature Advantage Checking, or Exclusive Checking account and meeting one of the following Combined Consumer Deposits and Investment Balances will earn a Loyalty Cash Bonus of:
     - 25% Loyalty Cash Bonus if balances total between $25,000 and $100,000,
     - 50% Loyalty Cash Bonus if balances total greater than $100,000.
   - SunTrust Premier Program or Private Wealth Management clients will receive a 50% Loyalty Cash Bonus. See suntrust.com/premier for details on advisory service levels.

   For example, a 10% Loyalty Cash Bonus on $100 in base Cash Rewards would earn an additional $10, totaling $110 in Cash Rewards earnings.

   **Combined Consumer Deposits and Investment Balances means** the sum of balances in a Signature Advantage Account, Advantage Checking Account, or Exclusive Checking Account PLUS statement-linked SunTrust deposit accounts (i.e., checking, savings, money market or CDs), trust accounts, IRA or brokerage accounts introduced through SunTrust Investment Services, Inc. Balances are calculated as of the last day of the month preceding redemption, or if redeemed in the first few days of the month, the last day of two months prior to redemption.

   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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