

# BUILD FINANCIAL CONFIDENCE WITH SunTrust Select Checking<sup>1</sup>

## GET REWARDED FOR YOUR FINANCIAL GROWTH

### Avoiding fees can help you move forward.

#### Avoid the \$15 Monthly Maintenance Fee when you:

- Make \$2,000 or more in total qualifying Direct Deposits<sup>2</sup>  
OR
- Keep a \$2,000 minimum daily Select Checking balance  
OR
- Maintain \$10,000 total combined relationship balances linked across deposits, investments, mortgages and loans<sup>3</sup>  
OR
- Hold a SunTrust Mortgage with SurePay<sup>SM4</sup>  
OR
- Hold a linked small business checking account<sup>5</sup>

### Features to help you keep growing.

#### Get enhanced benefits to help you move forward

- Earn interest on your checking balances
- No SunTrust fee for two non-SunTrust ATM transactions per statement cycle<sup>6</sup>
- Waived Monthly Maintenance Fees for up to three Essential Checking accounts<sup>7</sup>
- Get a complimentary 100-pack of SunTrust checks or 50% off any check style available

#### Protect and grow your account

- Simplify digital payments with Apple Pay®, Samsung Pay, SunTrust Masterpass™, and send or receive money with Zelle®<sup>8</sup>
- Get a Cash Deposit Bonus of 10% when you redeem SunTrust Credit Card cash rewards directly into your Select Checking account<sup>9</sup>
- Protect your money with Fraud Protection and Balance Alerts (via email or text)
- Sign up for Overdraft Protection for additional peace of mind
- Pair your Select Checking account with a Select Savings account to make even more progress toward your goals

### Plus every account features:



Cash back on select card purchases with SunTrust Deals<sup>10</sup>



Digital payments through Apple Pay®, Samsung Pay or SunTrust Masterpass™



Online Banking with Bill Pay<sup>11</sup>



Mobile Banking with Mobile Deposit<sup>12,13</sup>



No-fee access to over 2,000 ATMs<sup>14</sup> and 1,300 branches



Debit card with Zero Liability Protection<sup>15</sup>

Start moving forward to a confident future with the right checking account for your goals.

**Talk to us today, or visit [suntrust.com/selectchecking](https://suntrust.com/selectchecking)**



#### Financial Tip:

Everyone knows a budget is important, but it doesn't have to be complicated. Focus on a few key spending categories to get started. Plus, get more great resources, tips and calculators to help you achieve financial confidence at [onUp.com](https://onUp.com).



#### DISCLAIMERS:

- <sup>1</sup> Select Checking: Minimum opening deposit is \$100. The Interest Tier earned is based on the following ledger balance tiers: Tier 1 - \$2,499.99 or less; Tier 2 - \$2,500 to \$9,999.99; Tier 3 - \$10,000 to \$24,999.99; and Tier 4 - \$25,000 or more. For Select Checking, the Annual Percentage Yield (APY) is currently 0.01% for Tiers 1-4, and the minimum account balance to obtain APY is \$0.01. Interest is calculated and compounded daily on the collected balance and credited to your account monthly. To the extent required by law, SunTrust Bank will report interest earned to the Internal Revenue Service. The APYs are accurate as of 06/18/2018. Fees may reduce your earnings. See fee information in the Fee Schedule.
- <sup>2</sup> A qualifying Direct Deposit is an electronic credit to your account of your salary, pension, Social Security or other regular monthly income totaling \$2,000 or more deposited to your account during the prior month 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. Any maintenance fees will be assessed on the following month's statement.
- <sup>3</sup> Total Relationship Balance: The sum of balances in the Select Checking account PLUS statement-linked SunTrust deposit accounts (savings, checking, money market or CDs), IRA or brokerage accounts introduced through SunTrust Investment Services, Inc. (excludes annuities), SunTrust consumer installment loans and lines of credit, including credit card or SunTrust mortgages.
- <sup>4</sup> SunTrust Mortgage with SurePay<sup>SM</sup>: SunTrust mortgage with payment automatically deducted from SunTrust checking account using SurePay. SurePay is an automatic, recurring payment set up from your linked account. Sufficient funds must be in your bank account at the time of automatic debit.
- <sup>5</sup> Linked small business accounts include Total Business Checking and Business Advantage Plus only.
- <sup>6</sup> No SunTrust fee for two non-SunTrust ATM transactions per statement cycle. The ATM owner may charge fees. Refer to the Personal Deposit Accounts Fee Schedule for additional information.
- <sup>7</sup> Additional Essential Checking accounts available with no Monthly Maintenance Fee when linked to Select Checking.
- <sup>8</sup> Must have a bank account in the U.S. to use Zelle<sup>®</sup>. Transactions typically occur in minutes between enrolled users. If a recipient is not enrolled with Zelle, it could take 1 to 3 business days to receive the money once the enrollment is completed. To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with Zelle. Transaction limitations apply.
- <sup>9</sup> 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%. On \$100 in base Cash Rewards, you would earn an additional \$10, totaling \$110 in Cash Rewards earnings.
- <sup>10</sup> SunTrust Deals is a separate reward option for debit and credit card clients and is not connected to the existing SunTrust Credit Card Rewards Program or the Delta SkyMiles Debit Card Program. Cash Back earned through SunTrust Deals is not eligible for credit card Cash Deposit Bonuses. Clients must be enrolled in Online Banking or Mobile Banking to participate in SunTrust Deals and have either an eligible SunTrust debit or credit card. Earned cash back will be automatically credited to the client's preferred checking account or as a statement credit to their SunTrust credit card.
- <sup>11</sup> 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.
- <sup>12</sup> Mobile Banking: SunTrust does not charge a fee for the use of SunTrust Mobile Banking. If you do not already have a data plan with your wireless service provider, normal data rates will apply for each device used.
- <sup>13</sup> Mobile Deposit: SunTrust Mobile Deposit is available with iOS and Android Mobile Apps - only for use in the United States and its territories.
- <sup>14</sup> No fees for SunTrust ATM use. Fees apply for ATM-printed statements or mini-statements.
- <sup>15</sup> As a cardholder, you will not be held responsible for unauthorized transactions if you have used reasonable care in protecting your card from loss or theft, and you promptly reported loss or theft to SunTrust. This does not apply to certain prepaid cards or corporate cards. Certain conditions and restrictions apply. Please see [www.mastercard.us/zero-liability.html](http://www.mastercard.us/zero-liability.html) for details.

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