

**SunTrust – Send Money with Zelle®**  
**Sweepstakes**

**OFFICIAL RULES**

**NO PURCHASE NECESSARY TO ENTER OR CLAIM A PRIZE. A PURCHASE OR PAYMENT WILL NOT INCREASE AN ENTRANT'S CHANCES OF WINNING.**

**OPEN ONLY TO U.S. CITIZENS OR U.S. PERMANENT RESIDENTS WHO ARE 18 YEARS OF AGE OR OLDER (OR 19 FOR RESIDENTS OF AL AND NE), AND HAVE A PERMANENT ADDRESS IN THE 50 UNITED STATES OR THE DISTRICT OF COLUMBIA (D.C.) AT THE TIME OF ENTRY**

The SunTrust Send Money with Zelle® Sweepstakes ("Sweepstakes") is sponsored by SunTrust Banks, Inc., 303 Peachtree Street NE, Atlanta, GA 30308 ("Sponsor"), and is administered by Brandmovers, Inc., 590 Means Street, Suite 250, Atlanta, GA 30318 ("Administrator").

- 1. SWEEPSTAKES PERIOD:** The Sweepstakes begins on March 1, 2018, at 12:00:01 A.M. Eastern Time ("ET") and ends on May 31, 2018, at 11:59:59 P.M. ET ("Sweepstakes Period"). The Sponsor maintains the official timeclock for the Sweepstakes. The Sweepstakes Period will be broken out into three (3) separate entry periods (each, an "Entry Period") as set forth in the Entry Period and Drawing Chart in Official Rule #4 below.
- 2. ELIGIBILITY:** This Sweepstakes is open only to natural persons who are United States ("U.S.") citizens or permanent U.S. residents, are 18 years of age or older (or 19 for residents of AL or NE), and have a permanent address in the 50 U.S., or the District of Columbia ("D.C.") at the time of entry. Void in Puerto Rico, Guam, the U.S. Virgin Islands, and other U.S. territories and possessions, and where prohibited by law. Employees of Sponsor, Administrator and each of their respective parent companies, subsidiaries and affiliates, and companies involved in the implementation and execution of the Sweepstakes (collectively, "Sweepstakes Entities") and each of their respective immediate family members (i.e., spouse, parent, child, sibling and the "steps" of each) and persons living in the same household of each are not eligible to participate in the Sweepstakes. Individuals with a SunTrust Personal Account that is NOT in good standing at the time of each random drawing are not eligible to participate in this Sweepstakes, or win a prize. SunTrust Business Accounts are ineligible for participation in the Sweepstakes. Void where prohibited or restricted by law. By participating in this Sweepstakes, an individual who meets the eligibility requirements and enters the Sweepstakes agrees to be bound by these official rules ("Official Rules") and that the decisions of Sponsor shall be final and binding in all matters pertaining to the Sweepstakes.
- 3. HOW TO ENTER THE SWEEPSTAKES:** During the Sweepstakes Period, there are two (2) ways to enter the Sweepstakes:

**(A) Zelle Payment Automatic Entry:** An eligible Entrant who is the primary account holder associated with the account can receive an automatic entry into the Sweepstakes for each completed and processed Zelle sent payment made during the Sweepstakes Period. Eligible payments are sent in minutes or standard (next day) to a third party from the Entrant's SunTrust Personal Account via a SunTrust Online or SunTrust Mobile Banking transaction ("Payment"). Payments sent and completed by the Entrant in response to an incoming Request or Split will qualify. Upon completion and processing of the Payment, the Entrant will receive one (1) automatic entry into the applicable Entry Period (based on the

date the Entry is made) (each, a "Payment Entry"). In order to be an eligible Payment Entry, the Payment must: (1) originate from Entrant's SunTrust Personal Online or Mobile Banking account and not Zellepay.com; (2) be made to a third party and not Entrant's own SunTrust account; and (3) be completed and processed by Sponsor. All Payment Entries must be made by 11:59:59 PM ET on the Payment Entry End date listed in the Entry Period and Drawing Chart below, or by 11:59:59 on May 31, 2018, for the final Entry Period. Limit of thirty (30) entries, regardless of the method of entry, per Entry Period per Entrant. **OPT-OUT:** To opt out of receiving automatic entries into the Sweepstakes, send your opt-out request by hand printing your name, street address, city, state, zip code, and phone number on a 3"x5" card/paper and mail in a first-class stamped envelope to: SunTrust - Send Money with Zelle® Sweepstakes Opt-Out, PO Box 93036, Atlanta, GA, 30377 to be received by June 8, 2018.

**(B) Alternate Method of Entry ("AMOE"):** A Zelle transaction is not required to enter. To enter without making a Payment using Zelle, hand print your complete name, street address, city, state, zip code, email address, daytime phone number, and date of birth on a 3 x 5" card/paper, and mail in a first-class stamped envelope to: SunTrust - Send Money with Zelle Sweepstakes, PO Box 93142, Atlanta, GA, 30377, to be postmarked by each Postmarked Date and received by the Received Date listed in the Entry Period and Drawing Chart in Official Rule #4 for each Entry Period or to be postmarked by May 31, 2018 and received by June 8, 2018 to be eligible for the final Entry Period (each, an "AMOE Entry"). Limit of one (1) entry per envelope. Limit of thirty (30) entries, regardless of the method of entry, per Entry Period per Entrant. 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.

**THIS SWEEPSTAKES IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR THE ZELLE NETWORK®. YOU UNDERSTAND THAT YOU ARE PROVIDING YOUR INFORMATION TO SPONSOR AND NOT TO EARLY WARNING SERVICES OR THE ZELLE NETWORK. ANY QUESTIONS, COMMENTS OR COMPLAINTS REGARDING THIS SWEEPSTAKES SHALL BE DIRECTED TO SPONSOR AND NOT TO EARLY WARNING SERVICES OR THE ZELLE NETWORK. PAYMENTS ORIGINATED FROM THE ZELLE APP OR FROM A SITE OWNED AND OPERATED BY ANY FINANCIAL INSTITUTION IN THE ZELLE NETWORK OTHER THAN SPONSOR ARE NOT ELIGIBLE ENTRIES FOR THIS SWEEPSTAKES.**

- 4. RANDOM DRAWINGS/WINNER NOTIFICATION:** The Administrator will randomly select the number of potential prize winners as listed in the Entry Period and Drawing Chart below, to be selected on the dates set forth in the Chart below, from among all eligible Entries received per Entry Period. Non-winning Entries from any Entry Period **WILL NOT** be carried over to subsequent Entry Periods.

Potential winners will be contacted via telephone or email ("Message") as provided on either the SunTrust Primary Account Holder's account information or at the time of registering for the Sweepstakes via the AMOE entry, within approximately one business day after Sponsor verifies potential winners eligibility. Sponsor's decisions as to the administration and operation of the Sweepstakes and the selection of potential prize winners are final and binding in all matters

related to the Sweepstakes. Failure of a potential winner to respond (via email or call to the Administrator) to the Message within **three (3)** calendar days of notification, or return of message notification as undeliverable after three (3) attempts will result in disqualification and an alternate potential winner may be selected.

THE POTENTIAL WINNERS ARE SUBJECT TO VERIFICATION BY SPONSOR AND SPONSOR'S DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE SWEEPSTAKES.

Entry Period and Drawing Chart						
Entry Period #	Start at 12:00:01 AM ET on:	Payment Entry End at 11:59:59 PM ET on:	AMOE Entry Postmark date:	AMOE Entry Received by date:	Random Drawing on or about:	# of Winners
1	3/1/2018	3/31/2018	3/31/2018	4/9/2018	4/20/2018	31
2	4/1/2018	4/30/2018	4/30/2018	5/8/2018	5/21/2018	30
3	5/1/2018	5/31/2018	5/31/2018	6/8/2018	6/19/2018	31

#### 5. PRIZES, ODDS OF WINNING AND APPROXIMATE RETAIL VALUE ("ARV"):

**Ninety-two (92) PRIZES** (as set forth in the Chart above): Each prize winner will receive a lump sum payment of \$500.00 issued in the form of a check. ARV: \$500.00 each.

Prizes are nontransferable, and no substitution will be made except as provided herein at Sponsor's sole discretion. Sponsor reserves the right to substitute a prize, or component thereof, 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. The income received by the winners may be reported as required by law to the Internal Revenue Service for tax year 2018. Odds of winning a prize depend on the number of eligible entries received during each applicable Entry Period. Each eligible Entry in an individual drawing will have an equal chance of winning with any other Entry received for that drawing.

**Total ARV of all prizes: \$46,000.00.**

**Prize Limit:** An Entrant may only win **one (1) prize per Sweepstakes Period**. *Limit of one (1) prize per household.*

**6. HOW TO CLAIM A PRIZE:** Each potential prize winner is deemed to be a potential winner pending (1) a response to the Administrator, as outlined in paragraph 4, (2) verification of the winner's eligibility and compliance with these Official Rules as determined by Sponsor, at Sponsor's sole discretion, (3) completion and submission by each potential prize winner of the Affidavit of Eligibility and Publicity/Liability Release as set forth below, and (4) each winner following the actions required, including deadlines, in the paragraph below (collectively, "Winner Verification").

Per the preceding paragraph, each potential winner will receive an Affidavit of Eligibility and Publicity/Liability Release that must be completed, signed and returned to Administrator within **ten (10) calendar days** of receipt of such documents. If any potential prize Winner fails to return the documents within the ten (10) calendar days, or if the potential prize Winner is found to be ineligible, or if any potential prize Winner fails to comply with these Official Rules or the requests of Sponsor, then that potential prize Winner may be disqualified and an alternate winner may be

selected by Sponsor in its sole discretion in potential winner's place, at random, from among all eligible non-winning entries from the same Entry Period that the ineligible winner entered into for the Sweepstakes.

**7. LIMITATION OF LIABILITY:** By participating in this Sweepstakes, Entrants agree that the Sweepstakes Entities and their respective affiliates, subsidiaries, representatives, consultants, contractors, legal counsel, advertising, public relations, promotional, fulfillment and marketing agencies, website providers, Web masters and their respective officers, directors, employees, representatives, designees and agents ("Released Parties") are not responsible for lost, late, incomplete, stolen, misdirected, postage due or undeliverable email notifications; or for any computer, telephone, satellite, cable, network, electronic or Internet hardware or software malfunctions, failures, connections or availability; or garbled, corrupt or jumbled transmissions, service provider/Internet/website/UseNet accessibility, availability or traffic congestion; or any technical, mechanical, printing or typographical or other error; or unauthorized human intervention; or the failure to capture or loss of any such information. The Released Parties are not responsible for any incorrect or inaccurate information, whether caused by any website users, tampering, hacking or by any of the equipment or programming associated with or utilized in the Sweepstakes, and assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, technical error, theft or destruction or unauthorized access to the Website or any Sweepstakes-related website(s).

This Sweepstakes is subject to all applicable federal, state, and local laws and regulations.

By entering the Sweepstakes, each Entrant agrees: (i) to be bound by these Official Rules and by all applicable laws and by the decisions of Sponsor and Administrator, which shall be binding and final; (ii) to waive any rights to claim ambiguity with respect to these Official Rules; (iii) to waive all of his or her rights to bring any claim, action or proceeding against any of the Released Parties in connection with the Sweepstakes; and (iv) to forever and irrevocably agree to release, defend, indemnify and hold harmless each of the Released Parties from any and all claims, lawsuits, judgments, causes of action, proceedings, demands, fines, penalties, liability, costs and expenses (including, without limitation, reasonable outside attorneys' fees) that may arise in connection with: (a) the Sweepstakes, including but not limited to any Sweepstakes-related activity or element thereof, and the Entrant's entries, participation or inability to participate in the Sweepstakes; (b) the violation of any third-party privacy, personal, publicity or proprietary rights; (c) typographical or printing errors in these Official Rules or any Sweepstakes materials; (d) acceptance, receipt, delivery of, possession, defects in, use, nonuse, misuse, inability to use, loss, damage, destruction, negligence or willful misconduct in connection with the use of a prize (or any component thereof); (e) any change in prizes (or any components thereof) due to unavailability or due to reasons beyond Sponsor's control, including but not limited to any acts of God, any action(s), regulation(s), order(s) or request(s) by any governmental or quasi-governmental entity (whether or not such action[s], regulation[s], order[s] or request[s] prove[s] to be invalid), equipment failure, threatened or actual terrorist acts, earthquake, war, fire, flood, explosion, unusually severe weather, hurricane, embargo, labor dispute or strike (whether legal or illegal), labor or material shortage, transportation interruption of any kind, work slowdown, civil disturbance, insurrection, riot or any other cause beyond any of the Released Parties' control, or as otherwise permitted in these Official Rules; (f) any interruptions in or postponement, cancellation or modification of the Sweepstakes; (g) human error; (h) incorrect or inaccurate transcription, receipt or transmission of any part of any entry; (i) any technical malfunctions or unavailability of a website or any telephone network, computer system, computer online system, mobile device, computer timing and/or dating mechanism, computer equipment, software, or Internet service provider or mail service utilized by

any of the Released Parties or by an Entrant; (j) interruption or inability to access the Sweepstakes or any online service via the Internet due to hardware or software compatibility problems; (k) 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.

**IN NO EVENT WILL EARLY WARNING SERVICES, LLC, THE OWNER OF THE ZELLE NETWORK, OR ITS OWNERS, DIRECTORS, OFFICERS, AGENTS, OR ANY FINANCIAL INSTITUTION IN THE ZELLE NETWORK OTHER THAN SPONSOR BE LIABLE FOR ANY DAMAGES WHATSOEVER, INCLUDING, BUT NOT LIMITED TO ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR OTHER INDIRECT DAMAGES THAT ARISE IN CONNECTION WITH THE SWEEPSTAKES.**

8. **DISPUTES:** Entrant agrees that: (i) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, other than those concerning the administration of the Sweepstakes or the determination of winner, shall be resolved individually, without resort to any form of class action; (ii) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, shall be resolved exclusively by the United States District Court or the appropriate Georgia State Court; (iii) 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 (iv) under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby waives all rights to claim 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. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the Entrant and Sponsors in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Georgia, without giving effect to any choice of law or conflict of law rules (whether of the State of Georgia or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Georgia.

9. **PRIVACY POLICY:** Any personally identifiable information collected during an Entrant's participation in the Sweepstakes will be collected by Sponsor or its designee and used by Sponsor, its affiliates, designees, agents and marketers for purposes of the proper administration and fulfillment of the Sweepstakes as described in these Official Rules and in accordance with Sponsor's Privacy Policy as stated at <https://www.suntrust.com/privacy>.

10. **GENERAL:** Any attempted form of participation in this Sweepstakes other than as described herein is void. In the event of a dispute as to the identity of a winner, the winning entry will be declared made by the authorized account holder of the email address associated with the entry. "Authorized account holder" is defined as the natural person who is assigned to an email address by an Internet access provider, online service provider or other organization (e.g., business, educational institution) that is responsible for assigning email addresses for the domain associated with the submitted email address. **CAUTION AND WARNING: ANY ATTEMPT TO DELIBERATELY DAMAGE THE SWEEPSTAKES OR TO UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM**

**ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.** In the event of any conflict with any Sweepstakes details contained in these Official Rules, the details of the Sweepstakes as set forth in these Official Rules shall prevail.

**11. WINNER'S LIST/OFFICIAL RULES:** Sweepstakes results may be obtained by sending a hand-printed, self-addressed, stamped envelope to SunTrust - Send Money with Zelle® Sweepstakes Winner's List, c/o Brandmovers 590 Means Street, Suite 250, Atlanta, GA 30318. The request for the winner's list by mail must be received by September 1, 2018. For a copy of these Official Rules, see the [www.suntrust.com/zellesweepstakes](http://www.suntrust.com/zellesweepstakes).