

Terms and Conditions for the SunTrust "Q2 2018 Online Checking Offer: Q218CHECKINGOL

Offer Information:

Get up to \$500 for opening a **new** qualifying SunTrust personal checking account.

Earn \$500 for opening a new Signature Advantage® account OR
Earn \$250 for opening a new Select Checking account,

And by doing each of the following:

- Deposit at least \$100 at account opening, **AND**
- Complete at least \$2,000 in Direct Deposits* for a Signature Advantage account, or \$1,000 for a Select Checking account, within 60 days of your account opening, **AND**
- Conduct at least 10 debit card purchases** within 60 days of your account opening.

Offer valid for **new** SunTrust Signature Advantage or Select Checking personal accounts opened from May 1 through July 31, 2018. Balanced Banking and Essential Checking accounts are not eligible to participate in this promotion. Enrollment in the promotion is required. (See Account Opening & Enrollment Instructions below.)

To be eligible to participate in the promotion:

You must be a new SunTrust personal checking client. Clients with an existing personal checking account with SunTrust (either as the primary or secondary account holder) are not eligible. You must not have closed a personal checking account within 180 days of the promotion start date (on or after November 2, 2017). The primary account holder of the participating checking account must be 18 years old or older at the time of account opening. SunTrust employee-designated accounts are not eligible for this promotion. Offer available only to U.S. residents with a U.S. address and a valid U.S. taxpayer identification number. The checking account must be opened online with, and the client must have, an address in the following states: Alabama, Arkansas, Georgia, Florida, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia and the District of Columbia.

Reward Processing:

After meeting the qualification requirements, the applicable reward will be credited to the new checking account up to 8 weeks after all qualifications are met. "**Q2 2018 Online Checking Offer Reward**" will appear on the monthly checking account statement when the reward is credited to the account holder's checking account. The reward amount will be based on the type of checking account open when SunTrust verifies that all promotional offer qualifications have been completed. This promotion is only applicable once per client. SunTrust may report the value of any reward received through any offer to the Internal Revenue Service as required by law. Any applicable taxes are the responsibility of the recipient.

Reward Forfeiture:

The new account must remain open and in good standing with a minimum balance of \$0.01 until the reward is processed in order to receive the reward. If the checking account is closed by you or SunTrust within 180 days after opening, SunTrust reserves the right to deduct the reward amount from the account at the time of closing.

Other Terms:

Minimum account opening deposit for a new checking account is \$100. In order to earn the reward, you will need to complete the \$100 deposit requirement within 14 days. The offer is non-transferable and may not be combined with any other offers. This offer is subject to change and may be discontinued at any time. All promotional payouts will be processed no later than March 31, 2019 at which point this promotion and any related disbursements will be considered final, and no further disbursements will be made. For Select Checking and Signature Advantage®, the Annual Percentage Yield (APY) is currently 0.01% for all tiers in the fee schedule and the minimum account balance to obtain APY is \$0.01. The Annual Percentage Yields are accurate as of May 1, 2018 and subject to change at any time. Fees may reduce your earnings.

*Direct Deposit: A qualifying Direct Deposit is an electronic credit of your salary, pension, Social Security or other regular monthly income deposited to your account 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.

**Complete at least 10 qualifying PIN Point of Sale or signature-based purchases using your associated debit card within 60 days of account opening. ATM withdrawals and withdrawals at a branch using your debit card are not qualifying transactions.

ACCOUNT OPENING & ENROLLMENT INSTRUCTIONS

Open the qualifying personal checking account via the "Open an Account" link on the promotional landing page or by entering the promo code Q218CHECKINGOL in the SunTrust online account application. After reviewing the terms and conditions, make sure "Yes" is selected in the "Special Offer" page to be enrolled for this offer.

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