

BUILD FINANCIAL CONFIDENCE WITH

SunTrust Advantage Checking

DELIVERS PERKS AND BENEFITS THAT PUT YOU CLOSER TO ACHIEVING YOUR FINANCIAL GOALS.

Designed to grow with you as your needs (and balances) change.

- Three tiers of rewards, so the more you grow with us, the more benefits you receive
- No fee for three non-SunTrust ATM transactions per statement cycle¹
- Up to four Essential Checking accounts² with the monthly maintenance fee waived to help you designate money toward your goals

The more you grow with us, the more benefits you'll receive.

	Advantage Checking Tier	Advantage Choice Tier	Advantage Preferred Tier
Balance Required	\$0 to \$25,000	\$25,000 - \$100,000	\$100,000 +
Credit Card Loyalty Cash Bonus ³	10%	25%	50%
Delta SkyMiles [®] Debit Card Annual Fee ⁴	\$95	\$75	\$25

Even more perks for Advantage Checking customers

- SunTrust fees waived on all incoming wire transfers, both international and domestic⁵
- \$25 discount on annual rental fee of a Safe Deposit Box (any size)⁶
- Free money orders and official checks
- On your first order, receive a complimentary 100-pack of SunTrust custom checks or 50% off any check style available

Confidence starts when you take steps toward reaching your goals. Opening an Advantage Checking account is the perfect place to start.

Make a smart choice even smarter. Qualify for \$0 Monthly Maintenance Fee.

- Make \$3,000 or more in total monthly qualifying direct deposits⁷ OR
- Make \$10,000 total combined relationship balances linked across deposits and investments⁸ OR
- Have a linked personal SunTrust Credit Card, Mortgage, or Loan⁹ OR
- Hold a linked SunTrust Small Business checking account¹⁰

Otherwise, the monthly maintenance fee is \$20.

Talk to us today, or visit suntrust.com/advantagechecking

Plus every account features:



Cash back on select card purchases with SunTrust Deals¹¹



Digital payments through Apple Pay[®] or Samsung Pay



Online Banking with Bill Pay¹²



Mobile Banking with Mobile Deposit^{13,14}



No-fee access to over 2,000 ATMs¹⁵ and 1,200 branches



Free Identity protection and credit monitoring through IDnotify[™] by Experian^{®16}





Financial Tip:

Budgeting doesn't have to be complicated. Focus on a few key spending categories, and use the four Essential checking accounts you get with Advantage Checking to designate money toward those goals. Get more great resources, tips and calculators to help you achieve financial confidence at onUp.com.

CONFIDENCE STARTS HERE

DISCLAIMERS:

¹ Up to three SunTrust fees assessed for transactions done at non-SunTrust ATMs are waived, and three ATM surcharge fees will be refunded for Advantage Checking accounts per statement cycle.

² Up to four additional Essential Checking accounts are available with no Monthly Maintenance Fee when linked to Advantage Checking account.

³ **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.

⁴ The Delta SkyMiles World Debit Card Annual Fee is charged 45 days after the open date of the card and is based on the Sum of Balances on the last business day of the prior month. "Sum of Balances" includes total deposits in the Signature Advantage or SunTrust Advantage Checking accounts PLUS statement linked SunTrust deposit accounts (checking, savings, money market, or CDs), Trust accounts and IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc. Annual Fee tiers are defined as follows: a) Sum of Balances of less than \$25,000 is charged an annual fee of \$95 b) Sum of Balances of \$25,000 and less than \$100,000 is charged an annual fee of \$75 and c) Sum of Balances of \$100,000 or more is charged an annual fee of \$25. Annual fee will be calculated at the end of the month prior to the annual fee being charged. For clients of the SunTrust Premier Program, a reduced fee of \$25 will apply. For SunTrust Private Wealth Management Clients & SunTrust Exclusive Checking Account holders, the annual fee will be discounted to \$0. For cards opened before July 25, 2015 and not associated with a Signature Advantage account, the annual fee is \$95. The reduced annual fee for certain client segments applies regardless of deposit account type. For clients whose relationship segment changes, the annual fee will be adjusted upon the next annual fee billing date.

⁵ There are no fees for incoming domestic and incoming international wires for Advantage Checking accounts. However, intermediary financial institutions may deduct fees from incoming international wires, reducing the amount of proceeds credited to your account. Fees may vary. For more information about these fees, please contact us at 800.786.8787.

⁶ Advantage Checking clients are eligible to receive a \$25 discount on the annual rental fee of any size Safe Deposit Box. Boxes and box size are subject to availability.

⁷ A qualifying Direct Deposit is an electronic credit to your account of your salary, pension, Social Security or regular monthly income totaling \$3,000 or more deposited to your account during the prior month by your employer or an outside agency. Transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device, debit card/prepaid card number or the mail are not eligible to meet this requirement.

⁸ Total Relationship Balances: The sum of balances on the last business day of the month in the Advantage Checking account PLUS statement linked SunTrust deposit accounts (savings, checking, money market, or CDs) and IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc.

⁹ Link a personal SunTrust Credit Card, Mortgage, or Loan (Including loans done through LightStream).

¹⁰ Link an eligible Small Business account which includes Total Business Banking, Select Business Banking, Business Interest Checking, Business Advantage Plus, Simple Business Checking & Primary Business Checking.

¹¹ 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.

¹² 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.

¹³ 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.

¹⁴ Mobile Deposit: SunTrust Mobile Deposit is available with iOS and Android Mobile Apps - only for use in the United States and its territories.

¹⁵ ATMs: No fees for SunTrust ATM use. Fees apply for ATM-printed statements or mini-statements.

¹⁶ Account holders must enroll into IDnotify via SunTrust channels to receive this service at no cost. Service will be canceled for clients who no longer have any active accounts with SunTrust. Clients with only Business products or services do not qualify for IDnotify.

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