

BUILD FINANCIAL CONFIDENCE WITH SunTrust Essential Checking¹

PERFECT FOR THOSE WHO WANT THE CONVENIENCE WITH LOWER FEES

Make your money go further

Qualify for \$0 Monthly Maintenance Fee

- Complete a minimum of 10 banking transactions per statement cycle²
OR
- Make \$500 or more in total qualifying Direct Deposits³ per statement cycle
OR
- Maintain a \$500 minimum daily collected balance
OR
- Open as a student and receive a five-year Student Waiver.⁴

Otherwise, the Monthly Maintenance Fee is \$7.

Avoid a \$3 paper statement fee

- Turn off paper statements within Online Banking

Save on checks

- On your first order, receive a complimentary 10-pack of SunTrust custom checks or 50% off any check style available

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

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



Financial Tip:

Keep track of your credit. There are many ways to do so, and understanding the hows and whys of your credit score is key to improving it. And for more ways to build financial confidence, like budgeting tools and calculators, visit onUp.com.

Make smart choices

- Simplify digital payments with Apple Pay[®] and Samsung Pay, or send and receive money with Zelle^{®5}
- Get a Loyalty Cash Bonus of 10% with a SunTrust Rewards Credit Card when you redeem your cash back directly into your Essential Checking account⁶
- 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 Essential Checking account with an Essential Savings account to make even more progress toward your goals

Plus every account features:



Cash back on select card purchases with SunTrust Deals⁷



Digital payments through Apple Pay[®] or Samsung Pay



Online Banking with Bill Pay⁸



Mobile Banking with Mobile Deposit^{9,10}



No-fee access to over 2,000 ATMs¹¹ and 1,200 branches



Free Identity protection and credit monitoring through IDnotify[™] by Experian^{®12}



DISCLAIMERS:

CONFIDENCE STARTS HERE

- ¹ Minimum Opening Deposit is \$100. See fee information in the Fee Schedule.
- ² Banking Transactions include: Deposit and withdrawal transactions made (includes transactions such as those made with the assistance of a teller, at an ATM or by Direct Deposit, mobile device, wire transfer, Online Banking transfer, automatic transfer, telephone transfer, Zelle® transfer, ACH debit or credit, online bill pay, mobile bill pay, check, or debit card purchases including PIN Point of Sale (POS) and signature-based purchases). These transactions must be posted to your account during the statement cycle. Bank fees and overdraft protection transfers are not included.
- ³ A qualifying Direct Deposit is an electronic credit to your account of your salary, pension, Social Security or regular monthly income totaling \$500 or more deposited to your account during the current statement cycle 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.
- ⁴ Student Waiver: The Essential Checking Student Waiver provides a checking account with no Monthly Maintenance Fee for up to five years. Any individual is qualified as a student if they are currently attending high school, college/university or technical/trade schools. Proof of active enrollment in a qualifying educational institution is required. The Student Waiver is applied automatically at account opening and based on account opening date. The Student Waiver cannot be applied/added on to a checking account once it is opened.
- ⁵ Must have a bank account in the U.S. to use Zelle®. 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.
- ⁶ **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% if you redeem through an ACH deposit into a SunTrust deposit account. 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. For example, a 10% Loyalty Cash Bonus on \$100 in base Cash Rewards would earn an additional \$10, totaling \$110 in Cash Rewards earnings.
- ⁷ 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.
- ⁸ Online Banking: 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.
- ⁹ 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.
- ¹⁰ Mobile Deposit: SunTrust Mobile Deposit is available with iOS and Android Mobile Apps - only for use in the United States and its territories.
- ¹¹ ATMs: No fees for SunTrust ATM use. Fees apply for ATM-printed statements or mini-statements.
- ¹² 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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