

BUILD FINANCIAL CONFIDENCE WITH

SunTrust Essential Checking for Students

DESIGNED TO HELP STUDENTS BUILD A STRONG FINANCIAL FOUNDATION WITHOUT WORRYING ABOUT FEES.

Start growing without the fees.

Save on fees while you study

- No Monthly Maintenance Fees for the first five years¹
- No fee for online or mobile transfers from your parents' SunTrust account
- On your first order, receive a complimentary 10-pack of SunTrust custom checks or 50% off any check style available

Avoid a \$3 paper statement fee

- Turn off paper statements within Online Banking

Spend smart while you're at school.

- Simplify digital payments with Apple Pay[®] and Samsung Pay, or send and receive money through Zelle^{®2}
- Get a Loyalty Cash Bonus of 10% with a SunTrust Rewards Credit Card when you redeem your cash back directly into your Essential Checking account³
- 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

Confidence begins with a solid foundation. It all starts with an Essential Checking account, and with good spending and savings habits.

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



Financial Tip:

Shopping smart and buying used textbooks can save you hundreds of dollars each semester, and thousands over your college career. Find great financial resources to set you up for success at onUp.com.

Plus every account features:



Cash back on select card purchases with SunTrust Deals⁴



Digital payments through Apple Pay[®] or Samsung Pay



Online Banking with Bill Pay⁵



Mobile Banking with Mobile Deposit^{6,7}



No-fee access to over 2,000 ATMs⁸ and 1,200 branches



Free Identity protection and credit monitoring through IDnotify[™] by Experian^{®9}



CONFIDENCE STARTS HERE

DISCLAIMERS:

- ¹ 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.
- ² 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.
- 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% 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.
- ⁴ 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.
- ⁵ 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.
- ⁶ 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.
- ⁷ Mobile Deposit: SunTrust Mobile Deposit is available with iOS and Android Mobile Apps - only for use in the United States and its territories.
- ⁸ ATMs: No fees for SunTrust ATM use. Fees apply for ATM-printed statements or mini-statements.
- ⁹ 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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