

SunTrust Premier Benefits



A Premier Banker

- Partner with a dedicated Premier Banker who provides a high level of personalized service suited to your specific needs. Your Premier Banker will discuss your needs, wants and wishes to help you determine specific steps you can take to help reach your goals, now and in the future.

Customized Financial Strategy

- With the guidance of your Premier Banker, you get a customized financial strategy to specifically address your needs, wants and wishes, specially designed using SummitView®, our goals-based financial planning platform. SummitView also gives you a holistic view of your current and future finances.

Dedicated Service Team

- Your Premier Banker partners with a SunTrust Investment Services Financial Advisor and other SunTrust financial professionals, such as mortgage officers and business bankers, to help you succeed.

Signature Advantage® Checking Account¹

- Unlimited non-SunTrust ATM transaction fee refunds²
- Complimentary personalized checks³ and small safe deposit box⁴
- Ability to link up to four Essential Checking⁵ accounts, to help you manage your money

Investments

- Reduced annual fee on SunTrust Investment Services, Inc. Brokerage IRA
- SunTrust Investment Services online investing and trading platform

Mortgages⁶

- Up to 89.99% financing for loans up to \$1 million without Private Mortgage Insurance (PMI)

Loans

- Interest rate reductions on consumer loans and lines of credit
- Expedited loan underwriting, processing and closing
- Discounted mortgage closing costs on your purchase or refinance

Access

- Access to a priority call center
- 24/7 online or mobile access to check balances, transfer funds, pay bills, view activity and order checks
- Monthly Summary Statement detailing entire relationship and breaking spending into categories
- External Funds Transfer: transfer money to/from the bank electronically
- Ability to set email alert criteria for direct deposit receipt, balances below threshold

¹ Minimum opening deposit is \$100. Signature Advantage® Checking: The Interest Tier earned is based on the following ledger balance tiers: Tier 1 - \$9,999.99 or less; Tier 2 - \$10,000 to \$24,999.99; Tier 3 - \$25,000 to \$49,999.99; Tier 4 - \$50,000 to \$99,999.99; Tier 5 - \$100,000 to \$249,999.99; Tier 6 - \$250,000 to \$499,999.99; Tier 7 - \$500,000 to \$999,999.99; Tier 8 - \$1,000,000 to \$1,999,999.99; Tier 9 - \$2,000,000 or more. For Signature Advantage Checking, the Annual Percentage Yield (APY) is currently 0.01% for Tiers 1-9. Signature Advantage Brokerage: The Interest Tier earned is based on the following ledger balance tiers: Tier 1 - \$9,999.99 or less; Tier 2 - \$10,000 to \$24,999.99; Tier 3 - \$25,000 to \$49,999.99; Tier 4 - \$50,000 to \$99,999.99; Tier 5 - \$100,000 to \$249,999.99; Tier 6 - \$250,000 to \$499,999.99; Tier 7 - \$500,000 to \$999,999.99; Tier 8 - \$1,000,000 to \$1,999,999.99; Tier 9 - \$2,000,000 or more. For Signature Advantage Brokerage, the APYs are as follows: Tier 1 - 0.01% APY; Tier 2 - 0.03% APY; Tiers 3-9 - 0.05% APY. Interest is calculated and compounded daily on the collected balance and credited to your account monthly. To the extent required by law, SunTrust Bank will report interest earned to the Internal Revenue Service. The Annual Percentage Yields are accurate as of 05/01/2017. Fees may reduce your earnings.

² ATMs: No fees for SunTrust ATM use. Fees apply for ATM-printed statements or mini-statements.

³ Any personal wallet/duplicate check style or personal deposit tickets included.

⁴ Signature Advantage clients are eligible to have the fee waived for a small Safe Deposit Box or receive a \$45 discount on the annual rental fee of any larger size Safe Deposit Box.

⁵ Additional Essential Checking accounts available with no Monthly Maintenance Fee when linked to Signature Advantage.

⁶ Premier Mortgage available only in AL, AR, DE, FL, GA, MD, MS, NC, NJ, PA, SC, TN, VA, WV, and DC and has minimum income requirements. Minimum asset requirements may also apply.

 Equal Housing Lender. SunTrust Bank - NMLS #93471. SunTrust Mortgage is a tradename of SunTrust Bank and loans are made by SunTrust Bank.

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