

Exclusive services and features

SunTrust Premier





SunTrust Premier

SunTrust Premier provides a higher level of personal service suited to your specific needs.

Personal attention and priority access are the foundation of SunTrust Premier. Your Premier Banker will discuss your needs, wants and wishes to help you determine specific steps you can take to reach your goals, now and in the future.

Access to vital support.

Your Premier Banker partners with a Truist Investment Services, Inc. Financial Advisor to help you succeed. Your Premier Banker also works with a select number of clients. That limited client base means your Banker can provide exceptional personalized, objective assessment and guidance. Your Premier Banker will engage with various SunTrust financial professionals as the complexity of your situation requires to help you reach your goals.

A customized financial strategy.

Your simple yet customized financial strategy is designed to specifically address your needs, wants and wishes. SunTrust leverages its exclusive SunTrust SummitView® financial planning approach to give you a holistic view of your current and future finances.

An objective financial plan review.

Your Premier Banker can help you look at what you already know in a new way with an objective review of your existing retirement, investing, savings or borrowing plans. This fresh look is an opportunity to make sure what you've already saved and invested lines up well with your financial goals. This second look is all part of the service.

In addition to personal service, SunTrust Premier clients also receive additional exclusive benefits upon enrolling.

Investment and Insurance Products: • Are not FDIC or any other Government Agency Insured • Are not Bank Guaranteed • May Lose Value

SunTrust Advantage Checking Account¹

- **No fee** for up to three non-SunTrust ATM transactions per statement cycle²
- **Competitive interest rate** on checking balances
- On your first order, receive a **complimentary 100-pack of SunTrust personal checks** or 50% off of any check style available³
- **Ability to link up to four Essential Checking accounts⁴** to help you manage your money

Investment Resources

- **Access to market updates** from experts
- **Truist Investment Services** online investing and trading platform
- **Access to an extensive library of market intelligence and analysis**

Certificates of Deposit

- **Premier Rates** applied to any CD or CD IRA⁵

Loan Discounts and Privileges

- **Interest rate reductions** on consumer loans and lines of credit⁶
- **Expedited loan underwriting, processing and closing**

Mortgage

- **Up to 89.99% financing** for loans up to \$1 million. Higher loan amounts are available⁷

Debit and Credit Cards with Rewards⁸

- **Mastercard[®] World Debit Card⁹** with increased daily limits, or **Delta SkyMiles[®] Mastercard[®] World Debit Card¹⁰**
- **The SunTrust Travel Rewards Elite Mastercard Credit Card¹¹** goes beyond unlimited cash back. The travel rewards you earn can be redeemed for trips, VIP experiences and hundreds of other options
- **The SunTrust Cash Rewards Card¹²** offers you unlimited cash back on qualifying purchases
- **Receive a Loyalty Cash Deposit Bonus of 50%** when you redeem your cash back directly into a SunTrust Checking, Savings or Money Market account¹³
- **Enjoy flexible redemption options**, including cash back, travel, gift cards, merchandise and memorable VIP experiences. Redeem online at suntrust.com/rewards
- **Both cards include Mastercard benefits** like concierge service, purchase assurance and zero liability¹⁴ fraud protection
- **Plus, access your FICO[®] Score for free** in SunTrust Online and Mobile Banking each month¹⁵



¹ SunTrust Advantage Checking: Minimum opening deposit is \$100. 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 Advantage Checking, the Annual Percentage Yield (APY) is currently 0.01% for Tiers 1–9, and the minimum account balance to obtain APY is \$0.01.

Fees may reduce earnings. Please see fee information in the Fee Schedule.

² ATMs: 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.

³ Check offer applies to first-time orders only. The 50% off discount applies to any personal wallet/duplicate check style or personal deposit tickets.

⁴ Up to four additional Essential Checking accounts are available with no Monthly Maintenance Fee when linked to an Advantage Checking account.

⁵ Offers are non-transferable and may not be combined with any other offers. Minimum opening deposit is \$2,000. Maximum opening deposit is \$250,000 per client. There is a substantial penalty for early withdrawal.

⁶ 0.50% interest rate reduction off the standard rate of a consumer loan or line of credit if you are enrolled in SunTrust Premier. For the SunTrust Equity Line, this interest rate reduction does not apply to the promotional rate advances, Fixed Rate/Fixed Term advances, or during the Repayment Period. All loan and line discount offers are subject to change. Offer for new and refinanced consumer loans and lines of credit, as well as for credit line increases. Premier interest rate reductions are not available on existing consumer loans or lines of credit and may not be applicable for all products. Consult your banker for details.

⁷ Premier Mortgage requires a minimum of \$100,000 in eligible assets after closing. Loans equal to or under \$1 million require \$150,000 per year in income; loans over \$1 million require \$250,000 in income. This product is not available in some states, please contact your loan officer for details.

⁸ See Important Disclosures about the SunTrust Rewards Program at suntrust.com/rewards.

⁹ Cardholders should reference their Guide To Benefits pamphlet for full Mastercard Protection Benefits and additional information and disclosures regarding Mastercard benefits.

¹⁰ The Delta SkyMiles Debit Cards are issued by SunTrust Banks, Inc. and are available in AL, AR, FL, GA, MD, MS, NC, SC, TN, VA, WV and Washington, D.C. Delta SkyMiles Debit Cards opened by members with a primary residence outside of the States listed above are subject to immediate closure, and any earned miles will be revoked. Delta and SkyMiles are registered marks of Delta Air Lines, Inc.

¹¹ **3% Cash Rewards Benefit (Travel Rewards):** You will earn an unlimited additional 2% in Cash Rewards (3% Cash Rewards total) at Participating Merchants (travel) on Qualifying Purchases made with the Card. **2% Cash Rewards Benefit (Dining Rewards):** You will earn an unlimited additional 1% in Cash Rewards (2% Cash Rewards total) at Participating Merchants (dining) on Qualifying Purchases made with the Card.

¹² **5% Cash Rewards Benefit (Cash Rewards):** You will earn another additional 3% in Cash Rewards (5% Cash Rewards total), at Participating Merchants (gas and grocery stores), on Qualifying Purchases made with the Card (a) up to the \$6,000 combined total of Qualifying Purchases made at Participating Merchants or (b) through the first 12 months after account opening, whichever comes first. After you have fully utilized the additional 3% benefit either by (a) spending up to the \$6,000 combined total of gas and grocery Qualifying Purchases made at Participating Merchants or (b) reaching the end of the first 12 months after account opening, whichever comes first, you can then earn the unlimited 2% Cash Rewards Benefit. The 5% Cash Rewards Benefit is only available during the first 12 months after account opening. Participating Merchants are determined by the associated merchant category code (“MCC”) used by each merchant. Purchases made at merchants that do not process transactions under an eligible MCC will not qualify for the additional 1% or 3% bonus reward rate.

Qualifying Purchase(s): Each time “qualifying purchase(s)” is used in these materials, it means new retail purchases on Your Card Account in Good Standing each billing cycle, minus credits/returns/adjustments. The following items are not retail purchases and therefore do not qualify: (1) Payment of existing Card Account balances, (2) Balance Transfers, (3) Cash Advances (via ATM or card originations by any other means), (4) Quasi Cash or Cash-Equivalent Items (e.g., traveler’s checks, gambling chips and any other items that serve as cash or are convertible to cash), (5) Fees/Interest that SunTrust bills, (6) Fraudulent/Unauthorized Transactions, (7) Convenience Checks, (8) Stored Value Cards (e.g., gift cards, prepaid cards, etc.), (9) Wire Transfers, (10) Money Transfers and (11) Overdraft Advances.

¹³ **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.

¹⁴ Zero Liability protects you from unauthorized purchases if your card is lost or stolen. The protection includes PIN-based transactions at the POS and ATM, and online or mobile transactions.

¹⁵ FICO® Scores based on Equifax data and associated educational content are provided solely for your own non-commercial personal review, use and benefit. This information is available through SunTrust Online Banking to primary cardholders with an open account, provided Equifax has sufficient credit history in a credit file for a FICO® Score to be generated. For new cardholders, it may take up to thirty days for your FICO® Score and related information to become available. SunTrust reserves the right to make changes or discontinue this feature at any time. FICO® is a registered trade mark of Fair Isaac Corporation in the United States and other countries.

Services offered by the following affiliates of Truist Financial Corporation: Banking products and services, including loans and deposit accounts, are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, Member FDIC. Trust and investment management services are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, and SunTrust Delaware Trust Company. Securities, brokerage accounts and /or insurance (including annuities) are offered by Truist Investment Services, Inc. (d/b/a SunTrust Investment Services, Inc.), and P.J. Robb Variable Corp., which are each SEC registered broker-dealers, members FINRA, SIPC, and a licensed insurance agency where applicable. Life insurance products are offered through Truist Life Insurance Services, a division of Crump Life Insurance Services, Inc., AR license #100103477, a wholly owned subsidiary of Truist Insurance Holdings, Inc. Investment advisory services are offered by Truist Advisory Services, Inc. (d/b/a SunTrust Advisory Services, Inc.), GFO Advisory Services, LLC, Sterling Capital Management, LLC, and Precept Advisory Group, LLC, each SEC registered investment advisers. Sterling Capital Funds are advised by Sterling Capital Management, LLC.

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