**SunTrust Private Wealth Mastercard World Elite - Rates, Fees and Rewards Terms**

Reference this guide for information on the Private Wealth Management Credit Card **rates and fees, and Rewards Program terms.** Information updated as of December 7, 2019.

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### Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Percentage Rate (APR) for Purchases</strong></td>
<td><strong>8.74% - 11.74%</strong></td>
<td>based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</td>
</tr>
<tr>
<td><strong>APR for Balance Transfers</strong></td>
<td><strong>8.74% - 11.74%</strong></td>
<td>based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</td>
</tr>
<tr>
<td><strong>APR for Cash Advances and Overdraft Advances</strong></td>
<td><strong>26.49%</strong></td>
<td>This APR will vary with the market based on the Prime Rate.</td>
</tr>
<tr>
<td><strong>How to Avoid Paying Interest on Purchases</strong></td>
<td></td>
<td>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</td>
</tr>
<tr>
<td><strong>Minimum Interest Charge</strong></td>
<td></td>
<td>If you are charged interest, the charge will be no less than $0.50</td>
</tr>
<tr>
<td><strong>For Credit Card Tips from the Consumer Financial Protection Bureau</strong></td>
<td></td>
<td>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></td>
</tr>
</tbody>
</table>

### Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Fee</strong></td>
<td><strong>$0</strong> intro annual fee for the first year, <strong>$450</strong> thereafter. Annual Fee will be waived if the primary account holder is a PWM client¹.</td>
<td></td>
</tr>
<tr>
<td><strong>Transaction Fees</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Balance Transfer</td>
<td>- <strong>$10.00</strong> or 3% of the amount of the transfer, whichever is greater</td>
<td></td>
</tr>
<tr>
<td>- Cash Advance</td>
<td>- <strong>$10.00</strong> or 4% of the amount of each advance, whichever is greater</td>
<td></td>
</tr>
<tr>
<td>- Foreign Transaction</td>
<td>- None</td>
<td></td>
</tr>
<tr>
<td><strong>Penalty Fees</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Late Payment</td>
<td>- Up to $39</td>
<td></td>
</tr>
<tr>
<td>- Return Payment</td>
<td>- Up to $39</td>
<td></td>
</tr>
</tbody>
</table>

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**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions)”.

**Loss of Introductory or Promotional APR:** We may end your introductory or promotional APR and apply the Purchase APR or Balance Transfer APR if you make a late payment.
SunTrust Private Wealth Visa Infinite Credit Card - Rates, Fees and Rewards Terms

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights will be provided in your account agreement.

Prime Rate: We use the prime rate quoted in the “Money Rates” section of The Wall Street Journal on the 28th day (or if the 28th day is not a business day, the next business day thereafter) of the prior calendar month.

Credit Report: By applying for this Account you affirmatively agree and consent that we may obtain credit reports for purposes of processing your application and for later purposes related to your Account such as reviewing, updating, renewing, increasing the Credit Limit and collecting. If you request, you will be informed of whether or not a credit report was requested and of the name and address of the consumer reporting agency that furnished the report. You also authorize us to verify your employment, income and other relevant information.

Notice to Cardmembers and Authorized Users: By becoming a Cardmember or Authorized User, we may report information on that Account to credit bureaus. Late payments, missed payments or other defaults on that Account may be reflected in your credit report.

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money-laundering activities, the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth and other information that will allow us to identify you. We may also ask for other identifying documents. We will let you know if additional information is required.

Married Applicants: Married applicants may apply for separate accounts in their own names.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Married Wisconsin Applicants: No provision of any marital property agreement, unilateral statement or court decree adversely affects our interest and/or rights unless, prior to the time the credit is granted or an open-end credit plan is entered into, we are furnished with a copy of the agreement or statement or decree or have actual knowledge of the adverse provision. Married Wisconsin residents applying for credit separately must furnish name, Social Security number and address of their spouse to us at Cardmember Services, P.O. Box 621809, Orlando, FL 32862-1809.

California Residents: The applicant, if married, may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor and each applicant may be liable for all amounts of credit extended under this account to each joint applicant.

New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. NY State Dept of Financial Services: 1-800-342-3736 www.dfs.ny.gov


Please see the following pages for Cash Rewards Program Summary.
This is a summary of the Cash Rewards Program for your SunTrust Private Wealth Management Credit Card. The complete and most up to date terms for the Cash Rewards Program can be found in the SunTrust Rewards Program Agreement at www.suntrust.com/rewards. If there is a conflict between this Summary and the Program Agreement, the Program Agreement will govern. Your SunTrust Credit Card Account Agreement contains the terms and conditions related to your card account. If there is a conflict between your Credit Card Account Agreement and either the Summary or the Program Agreement, the Credit Card Account Agreement will govern.

Cash Rewards Earning

Through the Program,1 you will earn Cash Rewards2 credits of 1% on new Qualifying Purchases3 on your Card,4 if your Card Account5 is in Good Standing.2 There is no restriction on the amount of Cash Rewards that you may earn or redeem, subject to the $5 minimum redemption amount (see below). SunTrust reserves the right to determine your eligibility for enrollment in the Program and your continued participation. There is no cost for Program participation. If eligible, you are automatically enrolled. Your Cash Rewards Program will be established in the name of the primary cardholder.

- 3% Cash Rewards Benefit: You will earn an unlimited additional 2% in Cash Rewards (3% Cash Rewards total) at Participating Merchants (travel and dining)3, on Qualifying Purchases made with the Card.
- 2% Cash Rewards Benefit: You will earn an unlimited additional 1% in Cash Rewards (2% Cash Rewards total) at Participating Merchants (gas and grocery stores)3, on Qualifying Purchases made with the Card.

SunTrust Cash Rewards Accounts5 are updated daily. You can view your rewards balance at www.suntrust.com/rewards or by using the SunTrust Mobile Banking App.

Cash Rewards Redemption, Expiration, and Forfeiture

You can redeem Cash Rewards for cash back, gift cards, merchandise, travel and experiential rewards, subject to the terms and conditions found in the SunTrust Rewards Program Agreement. Redemptions can be made through the Program website or by calling the Rewards Service Center. After close of the billing period in which the Cash Rewards are earned, if your Card Account is in Good Standing, upon your request, you may redeem your Cash Rewards in U.S. dollars for cash back with a minimum of $5 and any greater amount (not to exceed the total Cash Rewards earned, but not yet redeemed, on your Card Account at time of redemption).

You may redeem your Cash Rewards for cash back through (1) a statement credit to your Card Account or (2) an ACH credit into the deposit account that you designate. Cash Rewards earned on Card Accounts that are redeemed through an ACH deposit into a SunTrust checking, savings, or money market account will receive an additional Loyalty Cash Bonus6 of 75% on your Cash Rewards redemption. For example, on $100 in base Cash Rewards, you would earn an additional $75, totaling $175 in Cash Rewards earnings.

Redemption requests are typically initiated within 5 business days, however, processing time could be longer. You are still responsible for the minimum monthly payment in any given month that a cash back redemption is applied against your Card Account balance. Therefore, if you wish to avoid interest charges on your Account, you must pay your outstanding balance in full because Cash Rewards that are redeemed as a statement credit may be delayed in posting to your Card Account. Cash Rewards credits may not be applied to your Card Account statement to produce a credit balance on your Card Account.

Cash Rewards credits are not your property and cannot be transferred, gifted, sold, attached, pledged or bartered under any circumstance, including disability, death, upon operation of law or in connection with a domestic relations or other legal dispute. SunTrust may suspend redemption rights of your Cash Rewards earnings if a dispute occurs between you and SunTrust or between you and an authorized user or joint owner regarding the Card Account or Cash Rewards Account.

Cash Rewards have no expiration date; however, if you close your Card Account, you must request and redeem your Cash Rewards within 60 days after the date of your Card Account closing. If you request your redemption after you close your Card Account, SunTrust will issue a check for the Cash Rewards. If you do not redeem your Cash Rewards within 60 days after your Card Account is closed, you will forfeit the Cash Rewards earnings.

There is no minimum redemption requirement after Card Account closure; however, all earnings less than $5 are of such nominal value that they will be forfeited and are not redeemable.

Cash Rewards will be forfeited if (1) You file for bankruptcy, or (2) You close every Card Account enrolled in the Program and your Cash Rewards have not been redeemed within 60 days after your Card Account is closed; provided, however, that this 60 day grace period to redeem after Card Account closure will not apply if any Card Account is not in Good Standing at the time of closure and any circumstances of (1) or (2) above apply.

Additional Information

SunTrust Card Services manages SunTrust Cash Rewards. For questions or to address concerns about your Cash Rewards Account or to redeem Cash Rewards earnings, call the Rewards Service Center at 800.255.7125, Monday through Friday from 7:00 a.m. - 9:00 p.m. ET and on Saturday and Sunday from 9:00 a.m. - 9:00 p.m. ET.

If you believe there is an error on your Cash Rewards Account, you must report such error to us promptly but in no event more than 60 days after the date the Qualifying Purchase or any subsequent adjustment is posted to your SunTrust Cash Rewards Account. SunTrust is not liable for any error after that time period, and your SunTrust Cash Rewards Account will be deemed correct. SunTrust Cash Rewards Account errors are not billing errors under your Card Account Agreement. SunTrust’s decision regarding any error will be final.

Taxes: Earning Cash Rewards and redemption of Cash Rewards earnings may be subject to income tax and/or other taxes. Any applicable federal, state, or local tax obligations related to the Program are your responsibility. Please consult your tax advisor concerning any such income or other tax consequences related to your participation in the Program.

Changes: SunTrust may, from time to time and in SunTrust’s sole discretion, amend, delete, or add to these Program terms and may change or limit any aspect of the Program and its restrictions, benefits, or features, in whole or in part. Such changes may be retroactive as allowed by applicable law. SunTrust will post any such changes to these Program terms at www.suntrust.com/rewards and it is your responsibility to review the updated Program terms for any such changes.

Termination: SunTrust reserves the right to suspend or terminate the Program at any time. If the Program is terminated, you will be notified of the date by which you must redeem all your accumulated Cash Rewards earnings.
Definitions

The following definitions apply each time the bolded word or phrase is used in this Program Summary.

1. **Program or Rewards Program** means the program offered by SunTrust whereby use of your **Card** allows you to earn **Cash Rewards** in accordance with the Rewards Program Agreement.

2. **Cash Rewards** are the credits for cash earned on your SunTrust Cash Rewards Credit Card in accordance with the SunTrust Rewards Program Agreement.

3. **Qualifying Purchases** means any new retail purchase transactions (qualifying purchases less credits, returns and adjustments) charged to any **Card** each billing cycle. **Qualifying Purchases** do not include balance transfers, convenience checks, payments made for stored value cards such as gift cards and similar cards, wire transfers, money transfers, quasi cash or cash-equivalent items (e.g., travelers checks, Rewards and any other items that serve as cash or are convertible to cash), and similar products that may be converted to cash, cash advances (including withdrawals from ATMs and originations from the **Card** itself), payment of existing **Card** balances, fees charged by us (for example; annual fees, finance charges, fees and other charges including, but not limited to, fees for products that protect or insure a **Card** balance), fraudulent/unauthorized transactions, overdraft advances, and purchases made when your **Card** is not in **Good Standing**. We reserve the right to determine in our sole discretion whether a particular transaction is a **Qualifying Purchase**.

4. **Card** means your SunTrust Cash Rewards Credit Card account and the credit card issued under your SunTrust Cash Rewards Credit Card account enrolled in the Program.

5. **Card Account** or **Account** means your SunTrust Cash Rewards Credit Card account.

6. **Good Standing** means that your **Card Account** is not in default and you are in full compliance with the terms of your **Card Account Agreement**.

7. **Participating Merchants for the 3% cash rewards benefit** are those participating travel merchants, including airfare, hotels, car rentals, cruises, rail, bus, taxi, and travel agencies within the following Merchant Category Codes (MCCs): 3000-3018, 3020-3069, 3071, 3072, 3075-3079, 3082, 3083, 3087-3090, 3094-3100, 3102, 3103, 3106, 3111-3112, 3117, 3125, 3127, 3129, 3130-3132, 3135, 3136, 3144, 3146, 3148, 3151, 3156, 3159, 3161, 3164, 3167, 3171, 3172, 3174, 3175, 3177, 3178, 3180-3188, 3190, 3191, 3193, 3196, 3197, 3200, 3204, 3206, 3211-3213, 3217, 3219-3223, 3226, 3228, 3229, 3231, 3234, 3236, 3239-3243, 3245-3248, 3251-3253, 3256, 3259-3261, 3263, 3266, 3267, 3280, 3282, 3285-3287, 3292-3355, 3357, 3359-3362, 3364, 3366, 3368, 3370, 3374, 3376, 3380, 3381, 3385-3391, 3393-3396, 3398, 3400, 3405, 3409, 3412, 3414, 3420, 3421, 3423, 3425, 3427-3439, 3441, 3501-3739, 3741-3744, 3746-3827, 3829-3831, 4011, 4111, 4112, 4119, 4121, 4131, 4214, 4215, 4225, 4457, 4468, 4511, 4515, 4519, 4722, 4784, 4789, 7011, 7512, 7523.

8. **Participating Merchants for the 2% cash rewards benefit** are those participating dining merchants within the following Merchant Category Codes (MCCs): 5011, 5013, 5811, 5812, 5813, 5814.

9. **Cash Rewards Account** means the rewards account where your **Cash Rewards** credits will be placed. This account is solely used to reflect your **Cash Rewards** earnings and is not a checking, savings, money market or other deposit-type account. **Cash Rewards** must be requested and redeemed before they can be made available to you in a deposit account, per the conditions described above and in the SunTrust Rewards Program Agreement.

10. **Loyalty Cash Bonus** means the additional **Cash Rewards** that may be earned for cardholders who deposit their **Cash Rewards** via an ACH credit into a SunTrust deposit account.

11. **Private Wealth Management** means the group within Truist Financial Corporation that provides a full array of wealth management products and professional services to high net worth clients seeking active management of their financial resources. SunTrust Private Wealth Management is a marketing name used by Truist Financial Corporation and the following affiliates: 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 SunTrust Investment Services, Inc., BB&T Securities, LLC, P.J. Robb Variable Corp. and Precept Advisory Group, LLC, which are SEC registered broker-dealers, members FINRA, SIPC, and a licensed insurance agency where applicable. Investment advisory services are offered by SunTrust Advisory Services, Inc., GFO Advisory Services, LLC, BB&T Securities, LLC, Sterling Capital Management, LLC, and BB&T Institutional Investment Advisors, Inc., each SEC registered investment advisers. BB&T Sterling Advisors, BB&T Investments and BB&T Scott & Stringfellow, are divisions of BB&T Securities, LLC. Mutual fund products are advised by Sterling Capital Management, LLC.