



GET UP TO

\$400*

When you open
an eligible
SunTrust Business
Checking account

See Terms Below

CHOOSE YOUR REWARD & ACCOUNT

Get \$200* for opening a new
Primary Business Checking
Account with \$1,500 in
qualifying deposits.

\$200

Open Primary Business Checking Online

Get \$300* for opening a new
Total Business Banking
Checking Account with
\$5,000 in qualifying deposits.

\$300

Open Total Business Banking Checking
Online

Get \$400* for opening a new
SunTrust Business Advantage
Plus Checking Account with
\$20,000 in qualifying deposits.

\$400

Open Business Advantage Plus Checking
Online

**Special offer for new SunTrust business
checking clients only.** Offers available from
January 9, 2017 through March 30, 2017.
Open your new account online using promo

code **SB17Q1CHECK234**, by calling **1-800-485-8061** or in any SunTrust branch with the Branch Coupon.

**OR OPEN AT A SUNTRUST
BRANCH WITH A COUPON**

Enter your email address.

Email Coupon Now

COMPARE CHECKING ACCOUNTS

Primary Business Checking

- \$1,500 minimum average balance to avoid the monthly maintenance fee¹
- 150 items/transactions included²
- \$5,000 cash processing included
- 10% deposit bonus when redeeming for Cash Back into a SunTrust business deposit account with your SunTrust Business Cash Rewards Credit Card^{3,5}

[Open Primary Business Checking Online](#)

Total Business Banking

- \$5,000 minimum average balance to avoid the monthly maintenance fee OR \$10,000 minimum balance when combined with a Money Market Account to avoid the monthly maintenance fee¹
- 300 items/transactions included²
- 10% deposit bonus when redeeming for Cash Back into a SunTrust business deposit account with your SunTrust Business Cash Rewards Credit Card^{3,5}

[Open Total Business Banking Checking Online](#)

Business Advantage Plus

- \$20,000 minimum balance in your main Business Advantage Plus account or \$20,000 combined minimum balance in all three linked Business Advantage Plus accounts¹
- 500 items/transactions included²
- \$10,000 cash processing included
- 10% discount on Online Payroll Monthly Maintenance Fee
- Two additional SunTrust Business Advantage Plus Accounts included⁴
- 25% deposit bonus when redeeming for Cash Back into a SunTrust business deposit account with your SunTrust Business Cash Rewards Credit Card^{3,5}

Open Business Advantage Plus Checking Online

FEATURES AND SERVICES

[Privacy](#)

[Fraud & Security](#)

[Terms & Conditions](#)

***To be eligible to participate in the promotion:**

To be eligible to participate in the promotion: You must be a **new** business checking client. Existing business checking clients are not eligible. To be considered a new business checking client, the business cannot have an existing SunTrust business checking account with the same TIN (Taxpayer Identification Number) or EIN (Employer Identification Number). Public Fund and IOLTA accounts are not eligible for this promotion. The business client cannot have closed a business checking account within 180 days of the promotion start date (on or after July 13, 2016). The business account holder must be 18 years or older at time of account opening. The account holder cannot be a non-resident alien. Employee-designated accounts are not eligible for this promotion. The business must be registered within the U.S. with the account's mailing address in Alabama, Arkansas, Georgia, Florida, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia or the District of Columbia.

Offer Information:

Earn up to \$400 for opening a new eligible SunTrust business checking account from January 9, 2017 through March 30, 2017 by following the Account Opening and Promotion Enrollment Instructions below.

- Earn \$200 for opening a new Primary Business Checking Account with \$1,500 in qualifying deposits, **OR**

- Earn \$300 for opening a new Total Business Checking Account with \$5,000 in qualifying deposits, **OR**
- Earn \$400 for opening a new SunTrust Business Advantage Plus Checking Account with \$20,000 in qualifying deposits

And within 60 days,

- Make cumulative qualifying deposits, as detailed above. Qualifying deposits exclude debit card (credit) transactions, and NSF fee refunds. Deposits can be made on a one-time basis or cumulative over the 60 days.

Reward processing:

After meeting the qualification requirements, the cash reward will be deposited into the new business checking account in up to 8 weeks after all qualifications are met. When the cash reward is deposited, it will appear in your new business checking account monthly statement as “Q1 Small Business Checking 2-3-4 Reward”. This promotion is only applicable once per client. SunTrust may report the value of any reward received through any offer to the Internal Revenue Service, as required by law. Any applicable taxes are the responsibility of the recipient.

Reward forfeiture:

The new business checking account must remain open and in good standing with a minimum balance of \$0.01 until the reward is processed in order to receive the reward. Reward forfeiture will occur if the business checking account is changed to an account type not included in this promotion or if the business checking account is closed prior to the reward being processed, or if the account has a negative available balance at the time of qualification validation. If the NEW business checking account is closed by the client or SunTrust within 180 days after opening, SunTrust reserves the right to deduct the reward amount from the account at the time of closing.

Other terms:

A minimum account opening deposit of \$100 is required for a new business checking account. For SunTrust Business Advantage Plus Checking, the Annual Percentage Yield (APY) is currently 0.01% for account balances \$0-\$9,999 and 0.03% for account balances \$10,000 or more in the fee schedule. The minimum account balance to obtain APY is \$0.01. The Annual Percentage Yield is accurate as of November 10, 2016 and subject to change at any time. Fees may reduce your earnings. The offer is non-transferable and may not be combined with any other offers. This offer is subject to change and may be discontinued at any time.

Online Account Opening and Promotion Enrollment Instructions:

The business checking account must be opened via the "Open Now" link on the promotional landing page by entering the promo code “SB17Q1CHECK234” in the SunTrust online account application. After reviewing the terms and conditions, make sure “Yes” is selected in the “Special Offer” page to be enrolled for this offer. You will receive an enrollment confirmation email within ten days of account opening.

Branch and Phone Account Opening and Promotion Enrollment Instructions:

Visit your local SunTrust branch or call SunTrust at 800-485-8061 to open a new eligible business checking account. During the account opening process, ask the SunTrust representative to enroll you in the “Q1 Small Business Checking 2-3-4 Offer” and provide them with promotion code “SB17Q1CHECK234”. You will receive an enrollment confirmation email. If you have not received a confirmation within 24 hours of enrolling in the promotion, please visit your local branch or contact SunTrust at 800-485-8061.

¹ All Business Checking accounts automatically avoid the monthly maintenance fees for the first two statement cycles. (A) Primary Business Checking accounts avoid the monthly maintenance fee when an average balance of \$1,500 or more is maintained. Otherwise, there is a \$12 monthly

maintenance fee. (B) Total Business Banking a average balance of \$5,000 or more is maintair with a Money Market Account. Otherwise, a \$20 monthly maintenance fee is applied. (C) SunTrust Business Advantage Plus accounts avoid the monthly maintenance fees if the daily collected balance combined with two other SunTrust Business Advantage Plus accounts is equal to \$20,000 or more. Otherwise, there is a \$25 monthly maintenance fee.

² Items include deposits and deposited items, checks, ATM transactions, point-of-sale purchases and ACH debits. Wire transfer services and commercial and treasury management services may also be included. There are fees for exceeding stated limits.

³ Cash Back Redemption: After close of the billing period in which the Cash Rewards are earned, if your Card Account is in Good Standing, upon your request, SunTrust will redeem your Cash Rewards in U.S. dollars with a minimum of \$25 and any greater amount (not to exceed the total Cash Back earned, but not yet redeemed, on your Card Account at time of redemption). You may redeem your Cash Back for (1) a statement credit, or (2) an ACH credit to the deposit account that you designate. Cash Rewards earned on Business Card Accounts that are redeemed through an ACH deposit into a SunTrust Business checking, savings or money market account will receive a cash back bonus of 10% or 25% on redemption, depending on Your deposit relationship with SunTrust as of the last day of the month preceding redemption, or in some instances, the last day of two months' prior to redemption (See Program Terms for details), as follows:

- Clients with SunTrust Business Advantage Plus Demand Deposit Accounts (DDA) will receive a cash back bonus of 25%. On \$100 in base Cash Rewards, these clients would earn an additional \$25, totaling \$125 in Cash Rewards earnings.
- All other clients with a SunTrust Business checking, savings or money market account will receive a cash back bonus of 10%. On \$100 in base Cash Rewards, these clients would earn an additional \$10, totaling \$110 in Cash Rewards earnings.

⁴ The two additional SunTrust Business Advantage Plus Checking accounts must share the same tax identification number as the main SunTrust Business Advantage Plus account. All three accounts must be linked.

⁵ SunTrust credit cards are issued by SunTrust Bank. All credit cards are subject to approval. Additional fees may apply.

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