



(<https://www.suntrust.com/>)

Earn up to **\$600\***

When You Start a New SunTrust Business Relationship. <sup>\*</sup> Terms Apply

Here's how it works 

**Choose your checking account**

Choose your small business checking account & open online.

[Compare checking accounts >](#)

[Open Simple Business Checking](#)

[Open Primary Business Checking](#)

[Open SunTrust Business Advantage Plus](#)

Prefer to open your business account at a SunTrust Branch?

Request a coupon for this offer.

Open Checking Account

Compare Checking  
 Enter your email address  Send

Add Product or Service

[\(https://www.suntrust.com/\)](https://www.suntrust.com/)

**NOTE: There is no monetary reward solely for opening the new business checking account. A minimum opening deposit of \$100 is required for a new business checking account.**

**Add Products or Services**

Earn up to \$600\* when you bundle your small business checking account with one or more eligible SunTrust small business solutions.

Earn **\$200\***

by opening a new

### **SunTrust Business Advantage Money Market**

account and making cumulative qualifying deposits\* of \$20,000 or more into your new money market account within 60 days of opening the new eligible business checking account

[Learn More >](#)

WAYS TO OPEN

[Open Online](#)

[Find a branch](#)



(<https://www.suntrust.com/>)

Earn **\$200\***

by opening & activating a new

**SunTrust Business Credit Card**

and making one qualifying purchase\* within 60 days of opening the new eligible business checking account.

[Learn More >](#)

WAYS TO OPEN

[Find a branch](#)



Earn **\$200\***

for opening a new

**SunTrust Merchant Services**

account that is active and processing \$20.01 or more in credit card sales

transactions with the net funds settling into your newly opened business checking

transactions with the net funds setting into your newly opened business checking account within 60 days of opening the new eligible business checking account



(<https://www.suntrust.com/>)

[Learn More >](#)

[WAYS TO OPEN](#)

[Find a branch](#)

**\*For complete details see Terms and Conditions below.**

[Privacy \(https://www.suntrust.com/Privacy\)](https://www.suntrust.com/Privacy)

[Fraud & Security](https://www.suntrust.com/FraudAndSecurity)

(<https://www.suntrust.com/FraudAndSecurity>)

[Terms & Conditions](https://www.suntrust.com/TermsAndConditions)

(<https://www.suntrust.com/TermsAndConditions>)

**\*Terms and Conditions for the SunTrust “Q4 Small Business Solutions Offer”:**

### **SB17Q4SOLUTION**

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

You must establish a **new** SunTrust business relationship. To be considered a new business relationship, the business cannot have an existing SunTrust business checking, Business Credit Card and/or Business Advantage Money Market Account with the same Taxpayer Identification Number (TIN), including but not limited to an Employer Identification Number (EIN), prior to promotion start. 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 April 19, 2017). 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 and have a valid U.S. TIN or EIN.

#### **Offer Information:**

**Earn up to \$600. FIRST**, open a Simple Business Checking, Primary Business Checking or SunTrust Business Advantage Plus account online or in a branch between October 16, 2017 and January 2, 2018, inclusive, and enroll in the offer **by following the Business Checking Account Opening and Promotion Enrollment**

**Instructions below THEN** within 60 days of opening the new eligible business checking account you must

<https://www.suntrust.com/Microsites/open-small-business-checking-account/index.html>

instructions below. Within 60 days of opening the new eligible business checking account, you must make cumulative qualifying deposits (as described in the Qualifying Deposits/Purchases section below) of \$1,500 or more into your new account. **NEXT, follow one or more of the steps below to earn the corresponding reward(s):**



(<https://www.suntrust.com>) Earn \$200 by opening a new SunTrust Business Advantage Money Market account and making cumulative qualifying deposits of \$20,000 or more into your money market account within 60 days of opening the new business checking account, **AND/OR**

- Earn \$200 by opening and activating a new SunTrust Business Credit Card, SunTrust World for Business Credit Card or SunTrust Specialty Business Credit Card and making one qualifying purchase within 60 days of opening the new eligible business checking account. Commercial Credit Cards, Corporate Credit Cards and Purchase Cards do not qualify for this promotion, **AND/OR**
- Earn \$200 by opening a new SunTrust Merchant Services account that is active and processing \$20.01 or more in credit card sales transactions with the net funds settling into the newly opened SunTrust business checking account within 60 days of opening the new eligible business checking account.

**PLEASE NOTE:** There is no monetary reward solely for opening a new business checking account; you must also make the required qualifying deposits and complete one or more of the three steps above.

### **Qualifying Deposits/Purchases:**

Qualifying deposits for new business checking accounts exclude debit card (credit) transactions and NSF fee refunds. Deposits can be made on a one-time basis or cumulative over the 60 days. Under this offer, there is no monetary reward solely for opening the new business checking account only; you must also make the qualifying deposits of \$1,500 or more and open one or more of the other products that fit your business needs.

Qualifying purchases for Business Credit Card are any new purchases on a new Card Account in Good Standing each billing cycle, minus credits/returns/adjustments, not including payment of existing account balances or charges for: (1) Balance Transfers, (2) Cash Advances (via ATM/card originations), (3) Cash-Equivalent Items (e.g., travelers checks, gambling chips, etc.), (4) Fees/Interest, (5) Fraudulent/Unauthorized Transactions, (6) Convenience Checks, (7) Stored Value Cards (e.g., gift cards), (8) Wire Transfers or (9) Money Transfers. We reserve the right to determine in our sole discretion whether a particular transaction is a Qualifying Purchase.

### **Reward processing:**

Only one newly opened business checking account per client is eligible to participate in this offer; the newly opened Merchant Services account must be added to the newly opened business checking account. After meeting all qualification requirements, the cash reward will be deposited into the new eligible business checking account in up to 23 weeks. The reward will appear on your new business checking account monthly statement as **"Q4 Small Business Solutions Reward"**. The reward will be deposited into the new business checking account according to the following schedule: New business checking accounts opened between October 16, 2017 and October 31, 2017, where all qualifications are met, will be paid the reward on or around April 1, 2018. New business checking accounts opened between November 1, 2017 and November 30, 2017, where all qualifications are met, will be paid the reward on or around May 1, 2018. New business checking accounts opened between December 1, 2017 and December 31, 2017, where all qualifications are met, will be paid the reward on or around June 1, 2018. New business checking accounts opened between January 1, 2018 and January 2, 2018, where all qualifications are met, will be paid the reward on or around July 1, 2018. If the \$1,500 new checking account deposit requirement is not met, you will not be eligible for the reward. (Please note this business credit card \$200 promotional reward is separate from the "Cash Back" rewards benefit associated with the business credit card. This business credit card \$200 promotional reward is deposited to the newly opened business checking account and will NOT appear on your business credit card statement). This offer 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: (1) the business

until the reward is processed in order to receive the reward. Reward forfeiture will occur if: (1) the business checking account is changed to an account type not included in this client offer, (2) if the business checking account, Merchant Services account, Business Credit Card, or Business Advantage Money Market account is closed prior to the reward being processed, or (3) if the new business checking account has a negative available balance at the time of qualification validation. SunTrust reserves the right to deduct the reward amount from the (https://www.suntrust.com/)

business checking account at the time of closing if the NEW business checking account, Merchant Service account, Business Credit Card, or Business Advantage Money Market account is closed by the client or SunTrust within 180 days after opening.

#### **Other terms:**

A minimum account opening deposit of \$100 is required for a new business checking account. For SunTrust Business Advantage Plus checking account, 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. For SunTrust Business Advantage Money Market accounts, the Annual Percentage Yield (APY) is 0.01% for account balances \$0-\$4,999, 0.03% for account balances \$5,000-\$24,999 and 0.04% for account balances \$25,000 or more. The minimum account balance to obtain APY is \$0.01. The above-quoted Annual Percentage Yield is accurate as of October 1, 2017 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. Each participating product mentioned is governed by its own fee schedule and account terms. Please refer to these specific product disclosures at [www.suntrust.com/smallbusiness](http://www.suntrust.com/smallbusiness) (www.suntrust.com/smallbusiness). All business credit cards are subject to credit approval. The SunTrust Business Credit Card is issued by SunTrust pursuant to a license from Mastercard. Once you become a Business Cardmember, we reserve the right to change your account terms should your credit profile change or for other reasons described in your Business Cardmember Agreement.

#### **Online Business Checking Account Opening and Promotion Enrollment Instructions:**

The business checking account can be opened via the "Open Now" link on the offer landing page by entering the offer code "**SB17Q4SOLUTION**" 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 Business Checking Account Opening and Promotion Enrollment Instructions:**

Visit your local SunTrust branch to open a new eligible business checking account. During the account opening process, ask the SunTrust representative to enroll you in the "**Q4 Small Business Solutions Offer**" and provide them with promotion code "**SB17Q4SOLUTION**". You will receive an enrollment confirmation email. If you have not received a confirmation within 24 hours of enrolling in the offer, please visit your local branch or contact SunTrust at 800-485-8061.

SunTrust Bank, Member FDIC. © 2017 SunTrust Banks, Inc., SUNTRUST, the SunTrust logo, SunTrust Merchant Services, SunTrust Business Advantage Money Market and SunTrust Rewards are trademarks of SunTrust Banks, Inc. All rights reserved. Merchant services are provided by SunTrust Merchant Services, LLC, an alliance between FDS Holdings, Inc. and SunTrust Bank. All other trademarks, service marks and trade names referenced in this material are property of their respective owners.

© 2017 Mastercard. Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated.

Version 1.3 9282017 SB17Q4SOLUTION

<sup>1</sup> All business checking accounts automatically avoid the monthly maintenance fees for the first two statement cycles. (A) Simple Business Checking accounts waive the maintenance fee for the first 12 statement cycles (12 statement cycles may not equal 12 full calendar months). After the first 12 statement cycles you can avoid the monthly maintenance fee when 5 or more transactions are made in that month. Otherwise, there is a \$5 monthly maintenance fee. (B) Primary Business Checking accounts avoid the monthly maintenance fee when a minimum daily collected balance of \$1,000 or more is maintained. Otherwise, there is a \$12 monthly maintenance fee. (C)

SunTrust Business Advantage Plus accounts avoid the monthly maintenance fee 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.



(<https://www.suntrust.com/>)

<sup>2</sup> 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.

<sup>3</sup> **Cash Rewards Redemption:** After the 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 \$5 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 Deposit 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 if you redeem in the first few days of the month, the last day of two months prior to redemption (see Program Terms), as follows:

- Clients with SunTrust Business Advantage Plus Demand Deposit Accounts (DDA) will receive a Cash Deposit 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 Deposit Bonus of 10%. On \$100 in base Cash Rewards, these clients would earn an additional \$10, totaling \$110 in Cash Rewards earnings.

<sup>4</sup> The two additional SunTrust Business Advantage Plus Checking accounts must share the same TIN as the main SunTrust Business Advantage Plus account. All three accounts must be linked.

<sup>5</sup> Rates/Approval: All credit cards are subject to credit approval. The SunTrust Business Credit Card is issued by SunTrust pursuant to a license from Mastercard. Once you become a Business Cardmember, we reserve the right to change your account terms should your credit profile change or for other reasons described in your Business Cardmember Agreement.

<sup>6</sup> If these limitations are routinely exceeded, SunTrust may close the account or convert it to a checking account.

<sup>7</sup> Expense Management Tools for small business are subject to additional terms and conditions.

<sup>8</sup> Mastercard Easy Savings® Program Cardholder Terms & Conditions: Cardholder must be enrolled in the Mastercard Easy Savings® Program at the time of purchase. Payment must be made in full at a participating merchant location with an eligible Mastercard, small business credit card or signature debit card issued by a U.S. bank. Purchases do not qualify for the program if the purchase transaction is a PIN-based transaction, originated outside of the U.S. or not processed through Mastercard's U.S. transaction processing system. The rebate will appear on your statement after the purchase has posted to your card account, not on the receipt, and may not be reflected until the next statement. Other terms and conditions apply. For more information, visit [easysavings.com](https://easysavings.com).

<sup>9</sup> No Preset Spending: All credit cards are subject to credit approval. The SunTrust Business Credit Card is issued by SunTrust pursuant to a license from Mastercard. Once you become a Business Cardmember, we reserve the right to change your account terms should your credit profile change or for other reasons described in your Business Cardmember Agreement. Your account has no preset spending limit. No preset spending limit does not mean unlimited spending. Your account will be assigned a revolving credit limit. For cash advances, you may only