

EARN UP
TO A **\$300** Terms Apply
CHECKING BONUS.

Earn up to \$300 when you open a new qualifying SunTrust personal checking account and complete the following steps:

1. Deposit at least \$100 within 14 days of account opening.

AND

2. Complete at least \$2,000 in Direct Deposits* for a Signature Advantage account, or \$1,000 for a Select Checking account, into your new checking account within 60 days of your account opening.

AND

3. Conduct at least 10 debit card purchases** within 60 days of account opening

Terms and conditions apply. See below for more details. Offer valid for new SunTrust personal checking clients only. Account must be opened online with promo code **Q318CHECKINGOL** from **August 1, 2018** through **October 15, 2018**.

OPEN YOUR ACCOUNT ONLINE

\$300

*Earned when you open and complete the qualifications
for* **Signature Advantage**

Open Now

\$150

*Earned when you open and complete the qualifications
for* **Select Checking**

Open Now

No current offer

Essential Checking

Open Now

OR open at a SunTrust branch near you with a coupon

Enter your email address.

Send

Compare Checking Accounts

	Signature Advantage [®]	Select Checking [®]	Essential Checking
	Open Now	Open Now	Open Now
No-Fee Access to over 2,000 ATMs ¹ and 1,300 Branches	✓	✓	✓
No-Fee Mobile and Tablet banking ² and Online Banking with Bill Pay ³	✓	✓	✓
Earn interest on checking balances	✓	✓	✗
Additional checking accounts	✓	✓	✗
Non-SunTrust ATM Transaction Fee Refunds	Unlimited Non-SunTrust ATM Transaction Fee Refunds ⁴	No fee for 2 non-SunTrust ATM transactions ⁷ per statement cycle)	✗

Overdraft/Returned Item Fee Waivers	Three free Overdraft / Returned Item fees per rolling 12 months ⁵	×	×
Monthly Maintenance Fee	<p>To avoid the \$25 Monthly Maintenance Fee:</p> <ul style="list-style-type: none"> • Maintain \$25,000 in total deposit balances⁶ 	<p>To avoid the \$15 Monthly Maintenance Fee:</p> <ul style="list-style-type: none"> • Make \$2,000 or more in total qualifying Direct Deposits⁸ OR • Keep a \$2,000 minimum daily Select Checking balance OR • Maintain \$10,000 total combined relationship balances linked across deposits, investments, mortgages and loans⁹ OR • Hold a SunTrust Mortgage with SurePay¹⁰ OR • Hold a Linked Small Business Checking account¹¹ 	<p>To avoid the \$7 Monthly Maintenance Fee:</p> <ul style="list-style-type: none"> • Make 10 or more client-initiated transactions per statement cycle⁷ OR • Make \$500 or more in total qualifying monthly Direct Deposits⁸ per statement cycle OR • Keep a \$500 minimum daily collected balance OR • Open as a student and receive a 5 year Student waiver⁹



Terms and Conditions for the SunTrust “Q3 2018 Online Checking Offer”: Q318CHECKINGOL

Offer Information:

Earn up to \$300 for opening a **new** qualifying SunTrust personal checking account.

- Earn \$300 for opening a new Signature Advantage[®] account **OR**
- Earn \$150 for opening a new Select Checking account,

And by doing each of the following:

1. Deposit at least \$100 at account opening, AND
2. Complete at least \$2,000 in Direct Deposits* for a Signature Advantage account, or \$1,000 for a Select Checking account, into your new checking account within 60 days of your account opening, AND
3. Make at least 10 debit card purchases** within 60 days of your account opening.

Offer valid for **new** SunTrust Signature Advantage or Select Checking personal accounts opened from August 1 through October 15, 2018. Balanced Banking and Essential Checking accounts are not eligible to participate in this promotion. Enrollment in the promotion is required. (See Account Opening & Enrollment Instructions below.)

To be eligible to participate in the promotion:

You must be a new SunTrust personal checking client. Clients with an existing personal checking account with SunTrust (either as the primary or secondary account holder) are not eligible. You must not have closed a personal checking account within 180 days of the promotion start date (on or after February 2, 2018). The primary account holder of the participating checking account must be 18 years old or older at the time of account opening. SunTrust employee-designated accounts are not eligible for this promotion. Offer available only to U.S. residents with a U.S. address and a valid U.S. taxpayer identification number. The checking account must be opened online with, and the client must have, an address in the following states: Alabama, Arkansas, Georgia, Florida, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and the District of Columbia.

Reward Processing:

After meeting the qualification requirements, the applicable reward will be credited to the new checking account up to 8 weeks after all qualifications are met. "Q3 2018 Online Checking Offer Reward" will appear on the monthly checking account statement when the reward is credited to the account holder's checking account. The reward amount will be based on the type of checking account open when SunTrust verifies that all promotional offer qualifications have been completed. 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 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. If the checking account is closed by you 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:

Minimum opening deposit (due within 14 days from account opening) for a new checking account is \$100. 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. All promotional payouts will be processed no later than June 30, 2019 at which point this promotion and any related disbursements will be considered final, and no further disbursements will be made. For Signature Advantage[®] and Select Checking the Annual Percentage Yield (APY) is currently 0.01% for all tiers in the fee schedule and the minimum account balance to obtain APY is \$0.01. The Annual Percentage Yields are accurate as of August 1, 2018 and subject to change at any time. Fees may reduce your earnings.

* Direct Deposit: A qualifying Direct Deposit is an electronic credit of your salary, pension, Social Security or other regular monthly income deposited into your new Signature Advantage or Select Checking account by your employer or an outside agency. Transfers from one account to another or deposits made at a banking location or ATM do not qualify as a Direct Deposit.

** Complete at least 10 qualifying PIN Point of Sale or signature-based purchases using your associated debit card within 60 days of account opening. ATM withdrawals, pending transactions and withdrawals at a branch using your debit card are not qualifying transactions. Transaction must post to the account within the 60 day period.

ACCOUNT OPENING & ENROLLMENT INSTRUCTIONS

Open the qualifying personal checking account via the "Open an Account" link on the promotional landing page or by entering the promo code Q318CHECKINGOL 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.

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¹ No fees for SunTrust ATM use. Fees apply for ATM-printed statements or mini-statements.

² SunTrust does not charge a fee for the use of SunTrust Mobile Banking or Tablet Banking. If you do not already have a data plan with your wireless service provider, normal data rates will apply. A SunTrust Online Banking account is required to enroll in any of the Mobile and Tablet Banking services.

³ SunTrust does not charge a fee for the use of SunTrust Online Banking with Bill Pay. However, fees may apply for certain transactions like expedited payments and transfers to non-SunTrust accounts.

⁴ Fees are waived for use of non-SunTrust ATMs and you receive unlimited refunds for ATM fees from other institutions.

⁵ Overdraft and returned-item fees waived three per rolling 12 |

⁶ Total Deposits: The sum of balances in the Signature Advantage Banking account PLUS statement linked SunTrust deposit accounts (savings, checking, money market, or CDs), Trust accounts, IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc.

⁷ No fee for two non-SunTrust ATM transactions per statement cycle. Refer to Personal Deposit Accounts Fee Schedule for additional information.

⁸ A qualifying Direct Deposit is an electronic credit to your account of your salary, pension, Social Security or other regular monthly income totaling \$2,000 or more deposited to your account during the prior month by your employer or an outside agency. Transfers from one account to another or deposits made at a banking location or ATM do not qualify as a Direct Deposit. Any maintenance fees will be assessed on the following month's statement.

⁹ Total Relationship Balance: The sum of balances in the Select Checking account PLUS statement linked SunTrust deposit accounts (savings, checking, money market, or CDs), IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc. (excludes annuities), SunTrust consumer installment loans and lines of credit, including credit card or SunTrust Mortgages.

¹⁰ SunTrust First Mortgage with SurePaySM Mortgage loans financed through SunTrust Mortgage, Inc. with payment automatically deducted from this account using SurePay. SurePay is an automatic, recurring payment set up from your linked account. Sufficient funds must be in your bank account at the time of automatic debit.

¹¹ Linked Small Business accounts include Total Business Checking and Business Advantage Plus only.