



Earn
\$250 or more

With a NEW Advantage Checking Account!

* Terms Apply. Valid for new Checking clients only.

**The NEW SunTrust Advantage Checking account offers
3 reward levels:**

Earn \$250

bonus when you open a SunTrust Advantage Checking account and complete the qualification steps.

Earn \$500

bonus for opening a new SunTrust Advantage Checking account and bringing in \$25,000 in total new balances⁺ within 30 days of account opening and maintain said balances for at least 90 days of account opening⁺⁺.

Earn \$750

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Each reward level must complete the following qualification activities to receive the reward:

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

AND

2. Complete at least \$3,000 in Direct Deposits* into the new SunTrust Advantage Checking account within 60 days of your account opening.

AND

3. Make at least 10 of any or a combination totaling 10 or more of: Debit Card purchases, SunTrust Credit Card purchases equaling, or outgoing Zelle[®] payments within 60 days of account opening.**

Offer valid May 1 through July 1, 2019. The reward will be deposited into your new account up to 8 weeks after all qualifications are met.

> Compare Checking Accounts



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[Terms & Conditions](#)

Terms and Conditions for the SunTrust "Advantage Checking Online Offer Q2 2019": Q219ADVCHKOL

Offer Information:

Earn \$250 or more for opening a new personal SunTrust Advantage Checking account.

[Offer Qualification Activities](#)

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- Making 10 of any, or a combination equaling 10 or more of: Qualifying Debit Card purchases, and/or SunTrust Credit Card purchases, and/or outgoing Zelle payments within 60 days of checking account opening**

Earn an additional \$250 (\$500 total) for completing the Offer Qualification Activities as listed, depositing \$25,000 in total new deposit balances into qualifying account(s)[†] within 30 days of opening the SunTrust Advantage Checking account, and maintaining at least a \$25,000 total balance in the qualifying account(s)^{††} for 90 days after opening the checking account,

OR, earn an additional \$500 (\$750 total) for completing the Offer Qualification Activities as listed, depositing \$100,000 in total new deposit balances into qualifying account(s)[†] within 30 days of opening the SunTrust Advantage Checking account, and maintaining at least a \$100,000 balance in the qualifying account(s)^{††} for 90 days after opening the checking account.

All qualification requirement periods are evaluated based on the opening date of the new SunTrust Advantage Checking account. Only new deposits made within 30 days of opening the SunTrust Advantage Checking account will be considered for a higher reward.

The final reward amount will be based on the lowest balance requirement (\$25,000 or \$100,000) that is maintained for 90 days after opening the new checking account.

Offer valid for new personal SunTrust Advantage Checking accounts opened online from May 1, 2019 through July 1, 2019. Enrollment in the promotion is required by providing the Promotion Code in the online application at account opening. Accounts opened without the promotion code applied will not be eligible to participate in the promotion. (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 joint 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 November 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 qualifying checking account must be opened online using the applicable promotion code and must have a mailing address in the following states: Alabama, Arkansas, Georgia, Florida, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, or 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. **"Advantage Checking Online Reward Q2 2019"** will appear on the monthly checking account statement when the reward is credited to the account holder's checking account. If the checking account opened in response to a Promotional Offer is converted to another account type or product, it may no longer be eligible to receive the promotional offer. There will be no reward earned if the checking account Offer Qualification Activities are not met within the required timeframe. This promotion is only applicable once per client and per account, including all individual and joint accounts. For the purpose of promotion reward qualification, the first name listed on the personal Savings, Money Market, CD, and IRA accounts will be considered as the participating client for balance requirements. For Credit Card purchase transactions, the primary Credit Card account holder will be considered as the participating client. Outgoing Zelle payments initiated from the SunTrust Advantage checking account are considered as qualifying transactions. 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.

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Other Terms:

The 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 March 31, 2020 at which point this promotion and any related disbursements will be considered final, and no further disbursements will be made. For SunTrust Advantage 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 May 1, 2019 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 SunTrust Advantage Checking account by your employer or an outside agency. Transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device, debit card/prepaid card number or the mail are not eligible to meet this requirement.

**Complete at least 10 qualifying purchases using your associated SunTrust Debit Card (PIN point-of-sale or signature-based), and/or your SunTrust Credit Card, and/or outgoing Zelle payments within 60 days of account opening. ATM withdrawals, pending transactions and withdrawals at a branch using your Debit Card are not qualifying transactions. Qualifying Credit Card purchase(s) includes new retail purchases on Your Credit 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. Qualifying Debit Card, Credit Card, and Zelle Transactions must post to the applicable account within the 60-day period.

†Total new balances must be new money to SunTrust and will include balances in SunTrust Advantage Checking (including linked Purpose checking accounts), personal Savings, personal Money Market (MMA), CD, and Bank IRA accounts on which the client is the first listed name on the account. The new money cannot be funds currently held in deposits by SunTrust or any of its affiliates.

††Total balances include balances in the new SunTrust Advantage Checking account (including linked Purpose checking accounts), personal Savings, personal Money market (MMA), CD, and Bank IRA accounts on which the client is the first listed name on the account.

ACCOUNT OPENING & ENROLLMENT INSTRUCTIONS

Open the qualifying personal SunTrust Advantage Checking account via the "Open an Account" link on the promotional landing page or by entering the promo code Q219ADVCHKOL 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.

Version 1 20190117 Q219ADVCHKOL

¹Cash 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:

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- 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.

For example, a 10% Loyalty Cash Bonus on \$100 in base Cash Rewards would earn an additional \$10, totaling \$110 in Cash Rewards would earn an additional \$10, totaling \$110 in Cash Rewards earnings.

² No fees for SunTrust ATM use. Fees apply for ATM-printed statements or mini-statements.

³ Interest is calculated and compounded daily on the collected balance and credited to your account monthly

⁴ Up to 3 SunTrust fees assessed for transactions done at non-SunTrust ATMs are waived, and 3 ATM surcharge fees will be refunded for Advantage Checking accounts per statement cycle

⁵ The Delta SkyMiles World Debit Card Annual Fee is charged 45 days after the open date of the card and is based on the Sum of Balances on the last business day of the prior month. "Sum of Balances" includes total deposits in the Signature Advantage or SunTrust Advantage Checking accounts PLUS statement linked SunTrust deposit accounts (checking, savings, money market, or CDs), Trust accounts and IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc. Annual Fee tiers are defined as follows: a) Sum of Balances of less than \$25,000 is charged an annual fee of \$95 b) Sum of Balances of \$25,000 and less than \$100,000 is charged an annual fee of \$75 and c) Sum of Balances of \$100,000 or more is charged an annual fee of \$25. Annual fee will be calculated at the end of the month prior to the annual fee being charged. For clients of the SunTrust Premier Program, a reduced fee of \$25 will apply. For SunTrust Private Wealth Management Clients & SunTrust Exclusive Checking Account holders, the annual fee will be discounted to \$0. For cards opened before July 25, 2015 and not associated with a Signature Advantage account, the annual fee is \$95. The reduced annual fee for certain client segments applies regardless of deposit account type. For clients whose relationship segment changes, the annual fee will be adjusted upon the next annual fee billing date.

⁶ Any maintenance fees will be assessed on the following month's statement unless at least one of the following criteria is met:

- Have a qualifying Direct Deposit, which is an electronic credit to your account of your salary, pension, Social Security or regular monthly income totaling \$3,000 or more deposited to your account during the prior month by your employer or an outside agency. Transfers made from one account to another or deposits made via a branch, ATM, online transfer, mobile device, debit card/prepaid card number or the mail are not eligible to meet this requirement.
- Hold a total relationship balance of \$10,000, which is the sum of balances on the last business day of the month in the Advantage Checking account PLUS statement linked SunTrust deposit accounts (savings, checking, money market, or CDs), IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc
- Link a personal SunTrust Credit Card, Mortgage, or Loan (Including loans done through LightStream).
- Link an eligible Small Business account which includes Total Business Banking, Select Business Banking, Business Interest Checking, Business Advantage Plus, Simple Business Checking & Primary Business Checking

⁷ A qualifying Direct Deposit is an electronic credit to your account of your salary, pension, Social Security or regular monthly income totaling \$500 or more deposited to your account during the current statement cycle by your employer or an outside agency. Transfers made from one account to another or deposits

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Account Opening Date. The Student Waiver cannot be applied/added-on to a checking account once it is opened.

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