



## Signing up is easy!

Stop by your local SunTrust branch or call 866.849.3483 for personalized assistance in setting up your account.

## Smarter banking that works harder

Introducing SunTrust at Work – a personal banking program offered through your employer that gives you a powerful combination of SunTrust financial products and services. It is banking that's convenient, simple, and designed to help you better manage your finances.

## Your checking, your choice

SunTrust at Work offers you three different personal checking packages, each with an extensive range of solid time- and money-saving features. Plus, with SunTrust at Work, you get special advantages and conveniences, including attractive rates on savings options, interest rate reductions on consumer installment loans or lines of credit<sup>5</sup>, savings on mortgage loans<sup>6</sup>, and total access to SunTrust's personal financial experts.

## Get even more

Direct Deposit is available with all SunTrust checking accounts and is a convenient way to save time and money automatically. And, when you elect to direct deposit your paycheck into an interest-bearing SunTrust at Work Solid Choice Checking Account each month, your monthly maintenance fee and minimum balance requirement are waived.

## All SunTrust at Work personal checking accounts come with these features and options:

- Free transaction use of all SunTrust ATMs
- Free SunTrust Check Card with the option to enroll in free SunTrust Rewards<sup>†</sup> or a SunTrust SkyMiles<sup>®</sup> Check Card with annual fee<sup>††</sup>
- Savings and money market accounts available
- Free SunTrust Mobile Banking<sup>†††</sup>
- Free Online Banking with Bill Pay with 24/7 access to your accounts
- Interest rate reductions on consumer installment loans or lines of credit<sup>5</sup>
- Savings on mortgage loans<sup>6</sup>
- Unlimited check writing, with no per transaction fees
- Free check safekeeping
- Free 24/7 Automated Telephone Banking and expanded hours for live telephone customer service
- No annual fee SunTrust Visa<sup>®</sup> Credit Card with SunTrust Rewards<sup>†††</sup>
- Overdraft protection options
- Detailed monthly statements and free online statements
- Our depositors are FDIC insured

## SunTrust at Work checking accounts at a glance

	Signature Advantage Checking*	Solid Choice Checking	Free Checking
Account offers:	Premium service and benefits	Package account with features that save you time and money	Basic, no monthly maintenance fee checking account
Interest-bearing	✓	✓	
No Monthly Maintenance fee with:	\$25,000 checking balance or \$50,000 total deposits (linked deposit and investment <sup>1</sup> balances) or \$250,000 total relationship balances (linked deposits, investments <sup>1</sup> , and loans)  Otherwise \$25	Monthly Direct Deposit of paycheck or \$5,000 in Solid Choice Checking or \$15,000 in other linked checking, savings, money markets, CDs and IRAs  Otherwise \$14	No monthly maintenance fee
Free non-SunTrust ATM transactions <sup>2</sup>	Unlimited	Four free/ statement cycle	
Refunds of non-SunTrust ATM transaction fees charged by other institutions for using their ATMs	Unlimited	Up to \$10 maximum/ statement cycle	
Free SunTrust checks	✓	✓	Free 1st order of small package of standard checks
NSF (insufficient funds) items waived	3 free/rolling 12 months	1 free/rolling 12 months	1st item discount <sup>3</sup>
Free Equifax Identity Theft Protection and Credit Monitoring <sup>4</sup>	✓	✓	Available at discount
Eligible for SunTrust Advantage Money Market Account	✓	✓	✓
Interest rate reductions on consumer installment loans or lines of credit <sup>5</sup>	✓	✓	✓
Savings on mortgage loans <sup>6</sup>	✓	✓	✓
Free travelers cheques, money orders, and cashiers checks	✓	✓	
Free or discounted safe deposit box <sup>7</sup>	✓	✓	
Statement Options: • Free relationship summary statement • Free combined deposit statement • Free check images • Free online statements • Free turn off paper statements	✓ ✓ ✓ ✓	Available ✓ free ✓ ✓ ✓	Available \$1 per month ✓ ✓ ✓

\* With Signature Advantage Checking, enjoy the ability to link investment or trust accounts. Investments offered through SunTrust Investment Services, Inc.

1 Investments offered through SunTrust Investment Services, Inc.

2 ATM owner fees may apply.

3 One-time discount only. Clients are ineligible for the discount if they have already incurred or after incurring one NSF item.

4 For accounts indicated above, one Equifax Credit Watch™ Silver for one person per account. Additional Equifax Credit Watch products available at a discount for all checking account holders.

5 0.25% interest rate reduction off the standard rate of a consumer loan or line of credit if you have an eligible deposit account; an additional 0.25% interest rate reduction if payment is automatically deducted from a SunTrust checking, savings, or money market account using SurePay™; an additional 0.25% interest rate reduction off the standard rate of a consumer loan or line of credit if you have a qualifying first mortgage from SunTrust Mortgage, Inc.; an additional 0.10% interest rate reduction off the standard rate for installment loans and home equity loans, if you have an eligible SunTrust at Work deposit account. Maximum discount is 0.85%. For the Access 3 Equity Line, these interest rate reductions do not apply to the Fixed Rate/Fixed Term (Option 3) advances, or during the Repayment Period. All loan and line discount offers are subject to change. Offer for new and refinanced eligible consumer loans and lines of credit, as well as for credit line increases. Relationship pricing discounts are not available on existing consumer loans or lines of credit, or on Physician Loans, Marine/RV, and Education Lending products.

6 Savings on mortgage loans applies only to purchase first mortgage loans financed through SunTrust Mortgage, Inc. and does not apply to the refinance of your current mortgage loan. Not valid with any other discount or promotion. Offer subject to change without notice. Subject to credit approval. Offer valid for completed applications received by SunTrust Mortgage, Inc. on or before 11/01/2010, and the subsequent loan must close on or before 12/31/2010.

7 Free small box for Signature Advantage Checking or \$40 discount on larger sizes. \$40 safe box discount for Solid Choice Checking.

† To enroll your Check Card in SunTrust Rewards, call 800.SUNTRUST or visit suntrust.com/rewards.

‡ SunTrust SkyMiles® Check Cards are available with any SunTrust personal or business checking account. The annual fee is \$20 for the SkyMiles Classic Check Card and \$55 for the SkyMiles Platinum and Business Check Cards. Signature-based purchases, Internet purchases, phone or mail order purchases or automatic bill payments qualify for Delta miles. Cash advances, ATM transactions, payments for stored-value cards and purchases made with a PIN do not qualify. Visit suntrust.com/skymiles for more information about the SkyMiles Check Card. All SkyMiles program rules apply. To review the rules, please visit delta.com/skymiles. The SunTrust SkyMiles Check Cards are issued by SunTrust Banks, Inc., and the cards are available in AL, AR, FL, GA, MD, MS, NC, SC, TN, WV, VA, and DC.

‡‡ SunTrust does not charge a fee for the use of SunTrust Mobile Banking. If you do not already have a data plan with your wireless service provider, normal data rates will apply.

‡‡‡ The SunTrust Consumer Credit Card is issued by SunTrust Bank. All credit cards are subject to credit approval.

SunTrust at Work benefits are subject to change and will be terminated upon your leaving your current employer for any reason. Accounts subject to credit verification and credit cards subject to credit approval.

**Securities and Insurance products and services**  
• Are not FDIC or any other Government Agency Insured  
• Are not Bank Guaranteed • May Lose Value

Securities, insurance, (including annuities and certain life insurance products) and other investment products and services are offered by SunTrust Investment Services, Inc., a SEC registered investment adviser and broker/dealer affiliate of SunTrust Banks, Inc., and a member of the FINRA and SIPC.

Equal Housing Lender. SunTrust Mortgage, Inc., 901 Semmes Avenue, Richmond, VA 23224 is licensed by the Department of Corporations under the California Residential Mortgage Lending Act; is an Illinois Residential Mortgage Licensee; is a Lender in Massachusetts, having Mortgage Lender license #s ML1216, ML0133, ML1432, ML1914, ML1913, ML1815, ML2411, ML1214, ML2442, ML2491, and ML2538; is licensed by the New Hampshire Banking Department; is licensed by the New Jersey Department of Banking and Insurance, toll free 1.800.330.4684; is a licensed lender in Rhode Island; and is doing business in Arizona as Crestar Mortgage, 7250 N. 16th Street, Suite 100, Phoenix, AZ 85020.

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