



Discover SunTrust at Work, exclusively for Lee County Southwest Florida.

Feel more confident about your financial future with a bank you can trust. SunTrust at Work is an employer-provided comprehensive program that provides you with a customized banking plan and preferred benefits unlike any other bank. With a dedicated team known for its award-winning personal service and financial education tools and resources, we can work with you to manage your money effectively and get you closer to reaching your goals. Let us help you choose the package that best fits your needs.

To enroll at SunTrust at Work

- Stop by your local SunTrust branch
SunTrust Bank Downtown Fort Myers
2000 S Main Street
Fort Myers, FL 33901
239-461-9200
- Visit suntrust.com/suntrustatwork with your employer's membership identification code 48091.
- Call 866.849.3483

Pay Bills and Make Purchases

- Pay bills at the click of a button with Online Banking with Bill Pay.
- Use a SunTrust Check Card in place of cash for a secure way to cover everyday expenses.
- Choose how you're rewarded with credit cards that feature rewards or cash back, along with other options to help you pay over time.

Manage and Monitor

- Conveniently access money with over 1,500 branches and 2,800 ATMs.
- Effortlessly control your money with Mobile Banking¹ and Direct Deposit.
- Stay protected and in the know with Overdraft Protection and Overdraft Coverage, Solid Theft ProtectionSM and Account Alerts.

Planning and Budgeting

- Reach your short- and long-term financial goals with personal guidance.
- Select from a variety of options beyond a savings account, including exclusive borrowing options.
- Access to online savings tips, budgeting tools and calculators to help you plan for your future.

Account Options

PROFESSIONAL BANKING — designed exclusively for professionals seeking enhanced banking capabilities

SOLID CHOICE BANKING™ — allows you to manage your money across additional checking accounts and provides further banking benefits

EVERYDAY CHECKING™ — a single checking account to manage your money and no monthly maintenance fee with Direct Deposit²

Available Features and Benefits

- ▶ Online Banking with Bill Pay, Mobile Banking¹, and SunTrust Mobile Deposit provide 24/7 access to your finances
- ▶ SunTrust MasterCard® Check Card with three types of purchase protection³
- ▶ Solid Theft ProtectionSM Classic at no additional charge⁴
- ▶ First year anniversary bonus on a Live Solid Savings® Account⁵ and premium pricing on select CDs and IRAs⁶
- ▶ Interest rate reductions on consumer installment loans and lines of credit⁷ and student loans⁸
- ▶ Mortgage closing cost discounts⁹
- ▶ Discounts on checks and Safe Deposit Box annual rental fees¹⁰
- ▶ SunTrust Credit Card with your choice of rewards or cash back on qualifying purchases¹¹


See Reverse Side For Important Information

Minimum opening deposit of \$100 is required.

- ¹ 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.
- ² A qualifying Direct Deposit is a Direct Deposit of your salary, pension, Social Security or other regular monthly income of \$100 or more per deposit, electronically deposited to your account during statement cycle 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.
- ³ Certain terms, conditions, and exclusions apply. See your Guide to Benefits for complete details.
- ⁴ SunTrust Solid Theft ProtectionSM is serviced by Global Privacy Solutions. A SunTrust consumer checking account is a requirement of enrollment. The monthly fee for Gold or Platinum is per member per month.
- ⁵ Monthly maintenance fee on a Personal Savings Account is waived each month in which 1 automated transfer (\$5 minimum) occurs OR a minimum daily collected balance of \$300 is maintained. The monthly maintenance fee on a Live Solid Savings[®] account is waived each month in which 1 automated transfer (\$25 minimum) occurs or a minimum daily collected balance of \$1,000 is maintained. Automatic transfers must come from a SunTrust personal checking account. Live Solid Savings[®] accounts are eligible for a one-time 1% bonus, up to \$25. Bonus is calculated on the average ledger balance of the Live Solid Savings account for the first 12 months. The bonus will be credited to the Live Solid Savings[®] account on the one-year anniversary of the account open date. The account must be open and in good standing on the date that the bonus is paid to receive the bonus. Fees will reduce earnings on the account.
- ⁶ Additional bonus rate of 0.05% annual percentage yield (APY) is only available on select CD and CD/IRA rates and requires a SunTrust at Work[®] checking account relationship. Minimum opening deposit of \$2,000. Maximum opening deposit is \$1,000,000 per CD. Not available for public funds. Not available with any other bonus rate offer. Penalty for early withdrawal.
- ⁷ For Home Equity Loans (other than the Simple Home Refi): a 0.25% interest rate reduction off the standard rate if you have an eligible SunTrust at Work deposit account and an additional 0.25% interest rate reduction off the standard rate if payment is automatically deducted from a SunTrust checking, savings, or money market account using SurePaySM. Maximum discount is 0.50%. For the SunTrust Bank Simple Home Refi: a 0.25% interest rate reduction off the standard rate of a Simple Home Refi if the payment is automatically deducted from a SunTrust checking, savings, or money market account using SurePaySM. Maximum discount is for the Simple Home Refi is 0.25%. For lines of credit, including the Access 3 Equity Line: 0.10% interest rate reduction off the standard rate of a consumer line of credit if you have an eligible SunTrust at Work deposit account and an additional 0.25% reduction off the standard rate of a consumer line of credit if payment is automatically deducted from a SunTrust checking, savings, or money market account using SurePaySM. For Access 3 Equity Line, these interest rate reductions do not apply to Fixed Rate/Fixed Term (Option3) advances, or during the Repayment Period. Maximum discount for lines of credit is 0.35%. All loan and line discount offers are subject to change. Offer for new and refinanced eligible consumer Home Equity Loans, Simple Home Refi, 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 and may not be applicable for all products. Consult your banker for details.
- ⁸ Up to 0.75% student lending interest rate reduction which includes a 0.25% SunTrust At Work interest rate reduction, a 0.25% interest rate reduction for automatic ACH payments, and an additional 0.25% interest rate reduction if payments are automatically (ACH) deducted from a SunTrust checking, savings or money market account. Maximum discount is 0.75%. SunTrust at Work interest rate reduction offered on Custom Choice Loan[®] and Private Student Loan Consolidation products only. Clients must apply at suntrusteducation.com/suntrustatwork and must enter a SunTrust at Work company membership ID number in order to qualify. The 0.25% interest rate reduction for automatic payments (ACH) and the additional 0.25% interest rate reduction for ACH payments from a SunTrust deposit account only apply when full payments (including both principal and interest) are automatically deducted. The ACH payment interest rate reductions will remain on the account unless (1) the automatic payments are stopped (including times during deferment or forbearance) or (2) there are three automatic payments returned for insufficient funds within the life of the loan. The additional interest rate reduction for ACH payments from a SunTrust deposit account will be applied after the first automatic payment is successfully deducted from a SunTrust Bank checking, savings or money market account.
- ⁹ \$150 closing cost credit is valid for purchase-money and refinance first lien completed residential mortgage applications received by SunTrust Mortgage, Inc. on or after 1/2/14, and the subsequent loan must close on or before 12/31/14 with the credit processed at the time of closing. Offers, prices, and programs are subject to change without notice. **Not valid on Veteran's Administration (VA) loans.** Subject to credit approval.
- ¹⁰ Discount applies to the annual rental fee. Other charges and fees may apply.
- ¹¹ SunTrust Credit Cards are issued by SunTrust Bank. Credit cards are subject to credit approval. See Terms and Conditions for complete rules.

SunTrust at Work benefits are subject to change and will be terminated if you leave your current employer for any reason. Accounts are subject to credit verification.

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DGD171505-14 R3/14