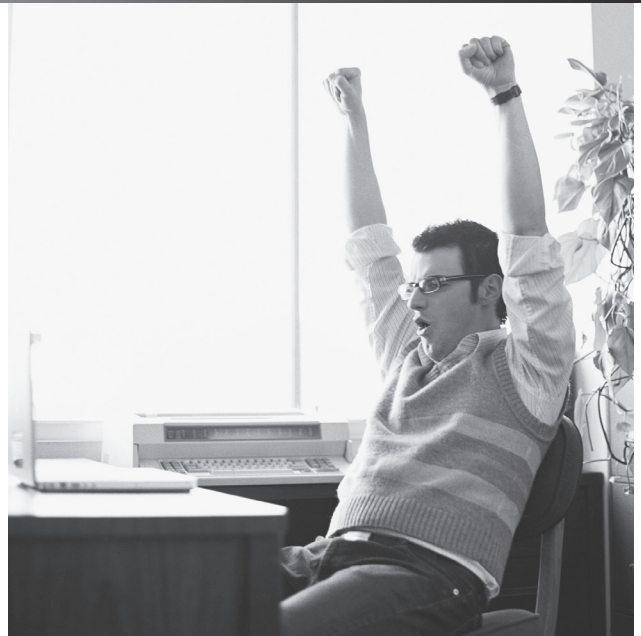


SOLID

GETS DOWN

TO BUSINESS



Get preferred benefits with SunTrust at Work.

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's banking at its best, convenient, simple and designed to help you manage your finances easier. With SunTrust at Work you get our best personal banking services plus additional rewards only available through this program. Checking accounts with industry leading features, attractive rates on savings accounts, discounts and savings on consumer loans and lines of credit¹ and mortgages² and total access to SunTrust's personal financial experts all work together to give you the best and most solid financial services program available.

Personal banking. Redefined.

The benefits of SunTrust at Work start with your choice of three different personal checking accounts, each with an extensive range of solid features that work together to save you valuable time and money.

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

- Free transaction use at more than 2,650 SunTrust ATMs
- Free SunTrust Check Card with the option to enroll in free SunTrust Rewards³
- No monthly maintenance fee Personal Savings Account
- Free Online Banking with Bill Pay, Free Mobile Banking⁴, and Free 24/7 Automated Telephone Banking
- Consumer loan and line of credit discounts¹
- Discounts and savings on mortgage loans²
- Unlimited check writing, with no per transaction fees
- Expanded hours for live telephone customer service
- Free check safekeeping
- No annual fee SunTrust Visa[®] Credit Card with SunTrust Rewards⁵
- Overdraft protection options
- Detailed monthly statements
- Our depositors are FDIC insured up to the maximum allowed by law

Simplify your world.

Signing up for SunTrust at Work couldn't be easier. Stop by your local SunTrust Branch or call 866.849.3483 for personalized assistance in setting up your account.

See reverse side for SunTrust at Work checking accounts at a glance.



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 relationship (linked deposits including CDs, loans, investments, ⁶ trusts) Otherwise \$25	\$5,000 in Solid Choice Checking or \$15,000 in other linked checking, savings, money markets, CDs and IRAs or Direct Deposit of paycheck Otherwise \$14	No monthly maintenance fee
Free non-SunTrust ATM transactions ⁷	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 ⁸	
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 ⁹
Free Equifax identity theft protection and credit monitoring ¹⁰	✓	✓	Available at discount
Eligible for Premium Money Market Performance Account with no monthly maintenance fee	✓	✓	
Consumer loan/line of credit discounts ¹	✓	✓	✓
Discounts and savings on mortgage loans ²	✓	✓	✓
Free travelers cheques, money orders, and cashiers checks	✓	✓	
Free or discounted safe deposit box ¹¹	✓	✓	
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 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% reduction off the standard rate of a consumer loan or line of credit if payment is automatically deducted from a SunTrust checking, savings, or money market account; 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% SunTrust at Work interest rate reduction off the standard rate for installment loans, home equity loans, and the SimpleFi Home Loan if you have an eligible deposit account. Maximum discount is 0.85%. All loan and line discount offers are subject to change. Offer for new and refinanced 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.

² Discounts and 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 12/31/2009, and the subsequent loan must close on or before 12/31/2009.

³ To enroll your Check Card in SunTrust Rewards, call 800.SUNTRUST or visit suntrust.com/rewards.

⁴ 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.

⁵ Subject to credit approval. The SunTrust Credit Card Program is administered by InfiBank, N.A.

⁶ Investments offered through SunTrust Investment Services, Inc.

⁷ ATM owner fees may apply.

⁸ SunTrust will refund surcharges assessed at non-SunTrust ATMs in an amount not to exceed \$10 per statement cycle (partial surcharge refunds will not be given).

⁹ One time discount only. Clients are ineligible for the discount if they have already incurred or after incurring one NSF item.


¹⁰ 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.

¹¹ Free small box for Signature Advantage Checking or \$40 discount on larger sizes. \$40 safe box discount for Solid Choice Checking.

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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