



# SunTrust at Work

## Financial services tailored to fit your needs

SunTrust at Work is a customized banking program that can help you save time and money, and meet your unique financial needs. You'll get all the valuable and convenient benefits that come with your new SunTrust relationship.

The SunTrust at Work Employee Program gives you a choice between two feature-rich checking accounts, both with waived monthly maintenance fees.

- **SunTrust Smart Solution Checking** offers value and convenience, with the SunTrust fee waived on two transactions per month at non-SunTrust ATMs.<sup>1</sup>
- **SunTrust Preferred Checking** is an interest-bearing account that combines a wide array of features while maximizing the return on your account balance.

## More Options, Features, and Flexible Benefits

•	Avoid trips to the bank with Direct Deposit – your pay is automatically deposited into the account you have chosen
•	No monthly maintenance fees or balance requirements
•	Free SunTrust checks or a discount on any other style
•	Free Online Banking with Bill Pay to check balances, transfer funds, view check images, and pay all your bills from one location
•	The convenience of more than 1,600 SunTrust locations and 2,500 ATMs
•	Free SunTrust Visa® Check Card with SunTrust Rewards <sup>2</sup>
•	No-annual-fee Platinum Visa Credit Card with SunTrust Rewards <sup>3</sup>
•	Personal savings account with no monthly maintenance fee or balance requirements
•	Free travelers cheques, money orders, and cashiers checks
•	Premium rates on select SunTrust Certificates of Deposit (CDs)
•	Free identity theft protection and credit monitoring <sup>4</sup>
•	No annual maintenance fee for the first year on a new self-directed individual retirement account (IRA)
•	Discounts and savings on mortgage loans <sup>5</sup>
•	Home equity line interest rate reduction up to 0.50% and loan interest rate reduction up to 0.60% off standard interest rates <sup>6</sup>

**Are you ready to start saving time and money with SunTrust at Work?  
Please call 866.849.3483 or visit the nearest Branch for more details.**



<sup>1</sup> ATM owner fees may apply.

<sup>2</sup> Enroll your check card in SunTrust Rewards by visiting [suntrust.com/rewards](http://suntrust.com/rewards) or by calling SunTrust at 800.SUNTRUST.


<sup>3</sup> All credit card products are subject to credit approval. The SunTrust Credit Card program is administered by InfiBank, N.A.


<sup>4</sup> One Equifax Credit Watch™ Silver subscription for one person per account. Additional Equifax Credit Watch products available at a discount for all checking account holders.

<sup>5</sup> Discounts and savings are valid only for completed loan applications for the purchase of a home that are received by SunTrust Mortgage, Inc. on or before March 1, 2009, and the subsequent loan must close on or before March 31, 2009. Discounts and savings are subject to change without notice. Subject to credit approval.

<sup>6</sup> 0.25% interest rate reduction off the standard rate for Access 3 Equity Lines, home equity loans, the SimpleFi Home Loan and installment loans if the client has one of the eligible deposit accounts listed in this document; an additional 0.25% interest rate reduction off the standard rate if the client has a qualifying mortgage from SunTrust Mortgage, Inc.; an additional 0.10% SunTrust at Work interest rate reduction off the standard rate for home equity loans and the SimpleFi Home Loan.

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. All loans are subject to credit approval.

 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, Ste. 100, Phoenix, AZ 85020.

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