

Banking Made Special for
Employees of
Christopher Newport University



More options and flexible benefits with SunTrust at Work.

SunTrust at Work gives you the best for less. The advantages start with a choice from two premium checking accounts with no monthly maintenance fee. Both offer free checks, free Internet Banking with Bill Pay, a free Check Card and unlimited transactions at any of our 2,700 ATMs.

SunTrust Smart Solution Checking is the ideal account if you are looking for value and convenience in a checking account with multiple features and benefits.

SunTrust Preferred Checking is an interest bearing account that meets your financial and value demands. It combines a wide array of account features while maximizing the return on account balances.

- No monthly maintenance fee (normally \$9 per month)
- Two free non-SunTrust ATMs transactions per statement cycle (ATM owner fees may apply)
- One Free Equifax Credit Watch™ Silver¹
- Unlimited free standard checks
- Free Internet Banking with Bill Pay
- Free Classic Check Card
- No annual fee SunTrust Visa® credit card with *WorldPoints* Rewards²
- Unlimited free check writing and teller transactions
- Free travelers checks, money orders and cashiers checks

- No monthly maintenance fee (normally \$9 per month)
- Interest bearing
- One Free Equifax Credit Watch™ Silver¹
- Unlimited free standard checks
- Free Internet Banking with Bill Pay
- Free Gold Check Card
- No annual fee SunTrust Visa® credit card with *WorldPoints* Rewards²
- Unlimited free check writing and teller transactions
- Free travelers checks, money orders and cashiers checks

Other program benefits include:

- A Personal Savings account with no monthly maintenance fee or balance requirements
- Premium rates on select SunTrust CDs of \$10,000 or more
- Savings on home equity lines and loans
- .50% discount off Loan Origination fee for a first mortgage with SunTrust Mortgage, Inc.³
- .25% interest rate reduction on installment loans when your payment is automatically deducted from a SunTrust Bank checking or savings account.⁴

Stop by your local SunTrust Bank to open your new checking account today, or for more information, call the **Hidenwood office at 757-599-3080** and see why SunTrust is a better bank for your money and your lifestyle.

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

¹One free *Credit Watch™ Silver* product for one person per currently sold package account. In a joint account situation, one person on the account would be eligible for a free product and the second account holder would be eligible for a second *Credit Watch™ Silver* product discounted at \$34.95.

²The SunTrust credit card program is issued and administered by Individualized BankCard Services (IBS), a division of MBNA America Bank, N.A. Receipt of a credit card account is subject to credit approval. There are costs associated with the use of the credit card. Other terms apply. See your credit card application for details.

³Loan Origination fee discount of .50% off is not valid with any other discount or promotion. Subject to credit approval.

⁴Applicable on loans for \$3,000 or more. This offer may not be combined with any other SunTrust rate discount. Exclusions and limitations apply.

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SAW ID# 70568

With *SunTrust at Work* , you will benefit from a substantial savings on your personal banking needs:

	Normal Fee	SunTrust at Work	Annual Savings
Checking (no min. balance)	\$9.00	FREE	\$108.00
Savings	\$4.00	FREE	\$48.00
One Free Equifax Credit Watch™ Silver	\$49.95	FREE	\$49.95
Standard Checks (avg. 1 order yearly)	\$15.95	FREE	\$15.95
Non-SunTrust ATM usage (2 per cycle)	\$4.00	FREE	\$48.00
Bank Check/Money Order (avg. 1 yearly)	\$8.00	FREE	\$8.00
Traveler's Checks (avg. \$500 yearly)	\$10.00	FREE	\$10.00
Potential Average Savings			\$287.90

You will save even more with:

- ✓ Mortgage Discounts
- ✓ Home Equity Line and Loan Discounts
- ✓ 10% Brokerage Trade Discounts
- ✓ And other financial services that meet your needs and exceed your expectations

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