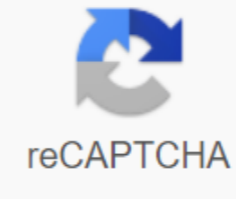




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2999 Circle 75 Pkwy., Atlanta, GA 30339 Have you run out of federal funding or haven't borrowed enough with your latest loan repayments? If so, you may need to take out a private student loan to cover expenses in college or graduate school. Students who want to find the best prices with the most flexible repayment options may want to consider loans from SunTrust. SunTrust offers competitive rates (and opportunities to lower rates), graduation bonuses, and an easy way to free cosigners from credit. While private student loan noting is never ideal, students considering a private loan should understand these options from SunTrust. See how SunTrust compares to our list of the best private student loan lenders. Also, see how SunTrust compares with other lenders within two minutes on Credible. A reliable kayak for student loans and allows you to compare a few offers very quickly. Private student loans with competitive ratesdeferral while in schoolLimited options for hardship helpSunTrust Student Loans Details \$65,000 a year, \$150,000 TotalSunTrust student loans are private loans for current students (enrolled at least half-time at the school eligible) who are at least 17 years old. To obtain a student loan from SunTrust, you can be either a U.S. citizen, a permanent resident of the United States, or in some cases eligible for an international student. All people who take out SunTrust student loans must prove that they have an adequate credit history and income to make loan payments. Most students should have a cosigner to take out a loan with them. SunTrust also has an interesting refinancing program called the school's refinancing program. Borrowers who meet the above criteria can actually refinance existing private loans into one of the loan options, which is explained below. SunTrust has no refinancing programs for people who have already graduated. SunTrust offers three private student loan options for students who are still in school. Custom student loan choices and the Federal Union® private student loans are almost identical, but the latter accepts international students and the first does not. A business school loan is only for students who are in an MBA or similar business school program. All three loans have four repayment options. The first repayment option is a full deferral in which the student makes no payments during school. For six months after school, interest continues to accrue during the deferral. The second option is immediate repayment, in which the borrower begins to make payments on the immediately. The third option is a \$25/month payment that lasts during school and for six months after graduation. With this option, the basic balance will continue to grow (in most cases). Finally, borrowers can choose to make interest payments only during school to keep the basic balance from rising. Interest rates The chart below does not include interest rate cuts that may be available for auto projects or in order to be a SunTrust customer. Custom ChoiceStudent Loan3,876% to 12.875% Variable5.351% to 14.05% Fixed Savings Rate OTHER SAVINGS YOU CAN LIKE Member FDIC Savings Account Bank Savings Account: 4.8/5 stars You only need to make a \$100 minimum deposit to open a savings account. However, the account pays very little interest and it charges a \$7 monthly fee. There are simple ways to avoid fees, however. In the Select Savings account, the bank will waive the monthly fee if you have at least one electronic transfer or deposit of \$25 per statement per month. You can also avoid fees if you keep at least \$1,000 in your account on a daily basis. Compare seamless maximum integration with digital payment apps - SunTrust allows customers to link SunTrust Mastercard credit and debit cards and SunTrust Visa credit cards with Apple Pay, Samsung Pay, Fitbit Pay, Garmin Pay and Click to Pay credit cards. This makes contactless payments an easy process no matter which digital app you prefer. Several ways to earn cash back and other perks - SunTrust Offers Program offers bank customers personalized offers to earn cash back by shopping with their SunTrust debit or credit card at participating retailers. Customers can increase their cash back by 10% if they have the cash back deposited in any SunTrust deposit account. Online, mobile and text banking are available - SunTrust customers can handle their banking challenges with a reliable online banking portal. You also have the option of downloading a mobile app available for iOS and Android to your device, which provides a wide range of services, including mobile alerts. Customers can also handle a number of banking services via text messages. Available only in the southeastern United States - Although the sixth-largest bank in the United States, SunTrust is only present in 10 states and Columbia County.Website is not fully transparent - Interest rates are listed on the website based on your zip code, so you may need to call the bank to find out what rates you can expect from interest accounts. Low Interest Rates - Rates when you call to determine that they appear to be relatively low, even at a time when most banks have low rates. SunTrust will be the right bank for customers looking for benefits with their main check-and-savings options. This can be particularly well suited to those who: The wish of a bank with a large and Reside in Alabama, Arkansas, Florida, Georgia, Maryland, Mississippi, North Carolina, South Carolina, Tennessee and Virginia, or the District of Columbia, Would like to get cash back from their debit and credit card purchases and cash bonuses for putting that cash back into their SunTrust SunTrust Accountsinsided by seamless integration with digital payment applications SunTrust has a wide range of banking products for its customers. These include: This basic savings account can be a good way for new savers to acclimatize to the habit of putting money aside. SunTrust's main savings account does not offer any interest, but it also has no minimum deposit and no monthly fees what it is (assuming you opt out of receiving paper reports that cost \$3 per month). In addition, having a basic savings account gives you access to a 10% Cash Loyalty Bonus with a SunTrust Rewards credit card. You just need to redeem your cash back into a SunTrust Essential Savings account (or any other SunTrust escrow account) to get an extra 10% loyalty bonus. Overdraft Guarantee Fee While overdraft protection is free, signing up for the Overdraft Guarantee Line will cause a \$7 per month fee for the service. This \$7 fee will be deducted from your checking account each month. The Basic Checking Account requires a \$100 minimum deposit to open and comes with a \$7 monthly maintenance fee. However, You can have a fee cancelled by doing one of the following: Make 10 or more transactions for a cycleMake statement of \$500 or more in total direct deposits for a cycleKeep statement \$500 minimum daily balance aggregated into all your deposit accountsDept at your basic checking account as a student and receive a five-year student waiver from the monthly service fee you will be subject to an overdraft fee of \$366 If you overdraw your basic checking account, if you overdraw your basic checking account, if you overdraw your basic checking account as a student and get a five-year student waiver from the monthly service charge you will be subject to an overdraft fee of \$36 if you overdraw your basic checking account as a student and you may be subject to up to six overdraft fees per day. However, this account comes with a default reduction, which means that the account is set to reduce any ATMs or one-time debit card transactions that can redraw your account. You can also choose the Transactions Paid Option option, which will allow a single-family debit card purchase or transaction at an ATM when there is not enough money in the account, although this will also trigger an overdraft fee of \$36. Instead, you can choose overdraft protection and link your main checking account to another SunTrust deposit account, credit card, personal credit line, or Overdraft credit line to cover overdrafts, with a fee of \$12.50 per transfer. Owners of basic checking accounts also eligible for a 10% cash loyalty bonus using the SunTrust Cash Rewards credit card. There are three levels of Advantage Checking account on SunTrust, although all three offer a 0.01% annual rate of return (APY) on your balance sheet. Like essential Checking's non-interest checking account, Advantage Checking requires the opening of a minimum deposit of \$100. All three levels of Advantage Checking have a \$20 per month maintenance fee that can be abolished in one of the following ways: By making direct deposits totaling \$3,000 or more each month, maintaining \$10,000 in total Relationship balances on all your SunTrust Deposit or Investment AccountsIn holding a SunTrust-related Small Business Checking Account, Credit Account, or Credit Card there are a number of perks that all three levels of Advantage Check Share. These include a starter package of 100 checks, access to four basic checking accounts with monthly maintenance fees cancelled, three off-network ATM fees cancelled for the billing cycle. SunTrust fees cancelled on incoming money transfers, and free cash orders and official cheques. The big advantage of Advantage Checking, however, is the loyalty Cash Bonus bonus, and that's where you see the difference between the three levels. The first level, The advantage is when you carry a balance between \$0 and \$25,000, and that means you get a 10% loyalty cash bonus with a SunTrust Cash Rewards credit card. You reach the Advantage Choice level when your balance is between \$25,000 and \$100,000, which entitles you to a 25% Loyalty Cash bonus. Reach the preferred Advantage level with a balance of \$100,000 or more and you are entitled to a 50% cash loyalty bonus. SunTrust offers two compact tods. A personal CD is a traditional CD that requires a minimum deposit of \$2,000 and is available in between seven days and 10 years. However, when we called customer service on May 20, 2020 to determine cd prices (since they are not all listed online), Investopedia was not provided with tariffs on all terms. Here are the fares that are available online in Texas from June 16, 2020. SunTrust also offers an Advantage CD, which provides one without penalty withdrawals per semester, and allows CD holders to continue to add funds to the main after opening the account. The advantage of the CD is a \$1,000 minimum deposit and is only available in one year. The advantage of a CD also offers higher interest rates if you have created a recurring monthly automatic transfer of at least \$50. SunTrust Personal Deposit Certificates (CDs) Term APY Minimum Deposit six months 0.25% \$2000 12 months 0.30% \$2000 18 months 0.30% \$2,000 24 Months 0.30% \$2,000 You have a choice of four different masterCard credit card options with SunTrust each of which is focused on different consumer needs. Each card on this list entitles you to a Loyalty Cash Bonus if you have cash rewards deposited into a SunTrust escrow account. SunTrust Secured Credit Cards - For those working to build or rebuild their credit, this cash-back secured card offers you the best of both worlds. SunTrust Cash Rewards Credit Card - This non-annual rewards card fee offers 2% unlimited cash back on gas and products, and 1% unlimited cash back on all other qualifying purchases. SunTrust Travel Rewards Credit Card - You won't pay an annual fee for the first 12 months with this card, but you can expect to pay \$89 a year after that. With this card you get to get Unlimited cash back on qualifying travel purchases, 2% unlimited cash back on a qualified dining room, and a 1% unlimited chase back on all other qualified purchases. SunTrust Prime Rewards Credit Card - This card without an annual fee has an unusual promotional offer: When you sign up, you will receive a three-year apr at a simple rate for any balance transfers that you make within the first 60 days after opening the account. SunTrust also offers the following products in addition to the above: Auto LoansPurchase MortgageRefinanceHome Promotions Lines Lending (HEL Ocs)Individual Retirement Accounts (IRA) Self-directed Trading Investment PortfoliosPriceal Banking Financial AdvisorsBusiness Lending SunTrust's Customer Support Line is available for automated service 24 hours a day on 1-800-7887 and the website offers a full service to help any bank customers in need of help at any time of the day or night. However, the lack of transparency on the site extends to customer service information. For example, the site does not provide information about which hours the call center is open to contact the actual customer service representative. The SunTrust app, however, is well rated in both Apple stores and Google Play stores at 4.1 and 4.4 respectively. J.D. Power also notes that SunTrust has a high customer satisfaction rating, but was not included in the 2019 National Bank Satisfaction Survey because its merger with BBT (which is also highly rated) was not yet completed at the time of the study. Customers living in one of the 10 states served by the bank (and the District of Columbia) can also enter one of 1,406 branches or stay at one of more than 2,000 ATMs for their operations. Mobile banking options also allow SunTrust customers to do banking, including through digital payment apps and text banking services. Verdict While the lack of online transparency can make comparing SunTrust with other banks a little more difficult, this financial institution offers a number of solid perks with its myriad products and services. While SunTrust's interest rates and compact counties may be relatively low, Loyalty Cash bonuses can contribute to these unimpressive rates. Investopedia is committed to providing consumers with impartial, comprehensive bank reviews. We have collected more than 20 data points in more than 80 banks, including affordable products, interest rates, fees and availability, to ensure that our content will help users make the right decision for their savings and banking needs. Needs. suntrust routing number 0550. suntrust routing number 053

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