

The SunTrust BuzzSM

Keeping You in the Financial Aid Know.



2011-2012 Off To College Scholarship SweepstakesSM Program Begins

For the past seven years, SunTrust has offered the Off To College Scholarship Sweepstakes where high school seniors and current undergraduate college students can register online for a chance to win a \$1,000 scholarship for their next year college expenses. Registration will begin on September 16th and the first drawing will be held on October 28th. One winner will be chosen every two weeks until May 11, 2012 and a total of fifteen scholarships will be given away. Scholarship funds apply to the 2012 fall semester.

It is free to enter and eligibility is not based on GPA or financial need. No purchase or transaction is necessary to enter or win. Students can register online at offtocollege.info. For more information, visit suntrusteducation.com or offtocollege.info

FAO Web Portal Enhancements

Visit the Web site portal for Financial Aid Officers to see our newest materials. The FAO Portal offers many new Custom Choice Loan[®] and Academic Answer[®] resource materials, so all the information you need for Custom Choice and Academic Answer is located in a single, convenient online location. In addition to the most recent product charts and flyers for FAOs, you will also find new brochures for students such as [How to Manage Your Private Loan](#) and [Smart Solutions for Managing your Money](#)". Educational materials, charts and forms can be viewed online or downloaded as a pdf.

The portal is easily accessible from our Academic Answer or Custom Choice Loan home page: suntrusteducation.com/academicanswer or suntrusteducation.com/customchoice

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Reminders About Academic Answer and Custom Choice Loans

Don't forget that the Custom Choice Loan from SunTrust allows students to choose a fixed interest rate or a variable interest rate – whichever option best fits their needs. Students also have the choice of repayment options and repayment terms. Upon passing the initial credit review*, they can create different loan scenarios online and view estimated monthly payments with total loan costs before making a final decision. Encourage your students to compare products and remember that a creditworthy cosigner can help students qualify.

Custom Choice Loan Highlights:

- Choice of a fixed or variable interest rate
- Choice of repayment plans and repayment options¹

- 1% Principal reduction after graduation²
- 0.25% Interest rate reduction for ACH and an additional 0.25% interest rate reduction for ACH from a SunTrust deposit account³

Academic Answer Loan Highlights:

- No origination or repayment fees
- Students can defer payments while in school⁴
- 2% Principal reduction after graduation⁵
- 0.25% Interest rate reduction for ACH and an additional 0.25% interest rate reduction for ACH from a SunTrust deposit account⁶

Contact your SunTrust account representative for more information about the Custom Choice Loan or Academic Answer loan or visit suntrusteducation.com.

SunTrust Bank Delivers Exceptional Client Service

Over the past two years, SunTrust has been recognized for their outstanding customer service.

- Two 2011 TNS Choice Awards for Outstanding Performance in Consumer Banking (3/01/11)
- Eighteen Greenwich Excellence Awards for Distinguished Performance in Small Business and Middle Market Banking (1/25/11)
- "Highest in Customer Satisfaction with Small Business Banking" (J.D. Power and Associates, 11/10/10)
- Nine Greenwich Excellence Awards for Outstanding Service in Small Business and Middle Market Banking (2/22/10)
- Industry leader for "most loyal customers" based on exceptional client service (Forrester, 3/26/10)
- Two Monarch Innovation Awards for Outstanding Business Solutions (Barlow Research Associates, 4/7/10)

Upcoming Conferences

If you are attending any of the upcoming conferences, please stop by and visit the SunTrust booth. We'd love to see you!

- CASFAA (CO) Conference □ Vail, CO Oct. 5 - 7
- MASFAA (Midwest Regional) Conference □ Grand Rapids, MI Oct. 9 - 12
- KASFAA (KY) Conference □ Louisville, KY Oct. 12 - 14
- RMASFAA Conference □ Missoula, MT Oct. 16 - 19
- NYASFAA Conference □ Verona, NY Oct. 18 - 20
- PASFAA Conference □ Pittsburgh, PA Oct. 23 - 26
- LASFAA (LA) Conference - Baton Rouge, LA Oct. 26 - 28
- NHASFAA (NH) Conference - Bedford, NH Oct. 28

Reminders:

Stafford Subsidized Loan Rates Drop

The interest rates for the current 2011-2012 academic year are 3.4% for undergraduate subsidized Stafford Loans and 6.80% for undergraduate unsubsidized Stafford Loans. Parents who apply for the federal PLUS loan will be required to fill out a Free Application for Federal Student Aid (FAFSA), which can be found online at: fafsa.ed.gov.

SunTrust recommends students exhaust all financial aid alternative including scholarships, grants, and federal loans before applying for private student loans. Students and parents who are cosigners on their

child's private student loan are not required to fill out a FAFSA in order to apply for a private student loan.

Need an RFP?

As you prepare for 2012, please let SunTrust help with your private loan proposal needs. I am happy to help answer any questions you may have regarding private loans.

This is not an advertisement and was designed to be used by Financial Aid Officers and cannot be distributed to consumers.

*Passing the initial credit review is based on review of all the information the applicant and their cosigner (if applicable) provide during the application process and the information obtained from their credit report(s). If the applicant(s) passes the initial credit review, we will need to obtain applicable and acceptable documentation such as income verification, school certification, and Applicant Self-Certification Form before a final loan decision can be rendered.

1 Depending on the loan amount, not all borrowers will be offered all repayment plan options.

2 For the Custom Choice Loan if a certified copy of the diploma is received within 90 days of graduation and there has been no more than one late payment made on the loan (payment made more than 10 days after the due date) a 1% principal reduction (based on the fully disbursed loan amount) will be applied to the unpaid balance.

3 ACH discount(s) only apply when full payments (including both principal and interest) are automatically drafted from a bank account. Discount(s) will remain on the account unless (1) the automatic deduction of payments is stopped (including times during deferment or forbearance) or (2) there are three automatic deductions returned for insufficient funds within the life of the loan. The additional SunTrust ACH reward is available for loans first disbursed on or after 6/1/11 and will be applied after the first automatic payment of principal and interest is successfully deducted from a SunTrust Bank checking, savings or money market account.

4 Interest will continue to accrue while payments are deferred, and it will be capitalized (added to the principal balance) when repayment begins.

5 Effective for loans first disbursed on or after April 21, 2011. Proof of graduation must be submitted within 90 days of graduation. Copy of diploma or final transcript is acceptable. 2% principal reduction is based on the original principal amount. Graduation benefit also requires no more than one late payment (any payment made more than ten days after due date.)

6 ACH discount(s) only apply when full payments (including both principal and interest) are automatically drafted from a bank account. Discount(s) will remain on the account unless (1) the automatic deduction of payments is stopped (including times during deferment or forbearance) or (2) there are three automatic deductions returned for insufficient funds within a rolling 12-month period (for Academic Answer). The additional SunTrust ACH reward is available for loans first disbursed on or after 6/1/11 and will be applied after the first automatic payment is successfully deducted from a SunTrust Bank checking, savings or money market account.

This email was sent on behalf of SunTrust Customer Care, 1575 Lemon Farris Road, Cookeville, TN 38506.

Opt-Out Instructions:

If you no longer wish to receive further SunTrust email communications, please [unsubscribe here](#).

Privacy and Security

Keeping your financial information secure is one of our most important responsibilities. For an explanation of how we manage client information, please read our [Privacy and Security Policy](#).

Certain restrictions and limitations may apply. SunTrust Bank reserves the right to change or discontinue these programs without notice. All loan programs are subject to approval and may not be available in certain jurisdictions.

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