



John Sample  
12345 Street Address  
Suite 3737  
City, ST 12345  
Post Net Bar Code

## Two legacies. One future. Introducing Truist.

Dear [John Sample],

Great news! SunTrust and BB&T have joined forces to become Truist, a company built on strong values and dedicated to delivering what you want from a financial institution. With our shared purpose and mission-driven culture, Truist represents the best in banking and even more ways to grow your financial confidence.

**For now, you don't need to do a thing.** Please keep working with your SunTrust relationship team as you normally would. It will take some time to merge our operating systems. Until then, we'll continue to serve you as SunTrust, with the same excellent products and services delivered by the same SunTrust team you know and trust.

We're working hard behind the scenes to ensure a smooth, transparent transition. Watch for more communications as we'll be sure to notify you in advance of any changes to your accounts, products and services.

**Please take a few moments to read the important information on the back of this letter and in the enclosed brochure.** If you still have questions, please contact your advisor or SunTrust Relationship Manager directly. You can also visit [suntrust.com/truist](https://suntrust.com/truist) for more information.

We greatly appreciate your business and look forward to serving all your financial needs as Truist.

Sincerely,

A handwritten signature in black ink that reads "Kelly S. King".

Kelly S. King  
Chairman and Chief Executive Officer  
Truist Financial Corporation

*Former Chairman and Chief Executive Officer  
BB&T Corporation*

A handwritten signature in black ink that reads "William H. Rogers, Jr.".

William H. Rogers, Jr.  
President and Chief Operating Officer  
Truist Financial Corporation

*Former Chairman and Chief Executive Officer  
SunTrust Banks, Inc.*

## TRUIST DISCLOSURE

### Keeping you informed

Our goal is to keep you fully informed as SunTrust and BB&T move forward as Truist. In the coming months, you will receive additional information regarding how any changes will impact you. For now, please read the following information concerning your accounts.

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As you are aware, SunTrust Bank (“SunTrust”) merged with Branch Banking and Trust Company, a North Carolina banking corporation (“BB&T”) and the combined bank is now known as Truist Bank (“Truist”). Although now Truist, we will continue to operate under the SunTrust name for some period of time until our operating systems convert to Truist systems. While we continue to operate under the SunTrust name, you will receive correspondence and notices from SunTrust regarding your SunTrust accounts.

### AMENDMENT TO DOCUMENTS

Effective on the date of the merger, any agreement, disclosure, form or instrument naming SunTrust as a party, constitutes a valid and binding obligation with Truist even though the documents reference SunTrust as the party in interest. The documents shall be read with Truist in place of SunTrust.

The terms and conditions of any agreement, disclosure, form or instrument shall remain in effect unless modified or amended in accordance with any such provision contained therein.

### IMPORTANT NOTICE REGARDING FDIC INSURANCE

Your deposits at Truist will continue to be insured by the FDIC up to the maximum amount allowed by law. Any deposits you held separately at SunTrust and BB&T prior to the date of the merger will continue to be insured separately for a period of six months from the merger date. Any deposit made to an account you open on or after the date of the merger at SunTrust is a Truist deposit for FDIC insurance purposes.

Certificates of Deposit (CDs) are insured separately for six months from the merger date or until maturity, whichever is later. In addition, if you have a CD that is renewed for the same term and amount during this six-month transition period, the CD will continue to be insured separately until the next renewal date.

After the six-month transition period, your deposits at the former SunTrust and the former BB&T will be added together for the purpose of determining the amount of your FDIC coverage at Truist. Your total deposits at Truist that are in the same ownership rights and capacity will be insured up to \$250,000.00. If you have more than \$250,000.00 in total deposits at the combined banks, you may call the FDIC directly at **877.275.3342** for more information about how your funds may be insured at Truist.

### Consumer Privacy

Your privacy is important at Truist and we are committed to maintaining and protecting your personal information. After the merger date, accounts opened at SunTrust will continue to be governed by the SunTrust privacy policy up to the date of conversion of the operating systems to Truist. We will keep you informed as to any changes to the privacy policy that may occur upon conversion to Truist.


For any account opened after the merger date, you will still be able to manage your privacy choices for Truist to fit your particular needs.

### Fraud Protection

Protecting your information and identity is our priority. SunTrust will never send unsolicited emails, phone calls or texts asking you to provide, update or verify your personal or account information, such as passwords, Social Security numbers, personal identification numbers (PINs), credit or debit card numbers. If you receive a suspicious call or if you believe your account security has been compromised, call us immediately at 1.800.447.8994.

Discover what you can do to avoid scams with the help of our security tools, tips, and resources on [suntrust.com/security](https://suntrust.com/security).

Services provided by the following affiliates of Truist Financial Corporation: Banking products and services, including loans and deposit accounts, are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, Member FDIC. Trust and investment management services are provided by SunTrust Bank and Branch Banking and Trust Company, both now Truist Bank, and SunTrust Delaware Trust Company. Securities, brokerage accounts and / or insurance (including annuities) are offered by SunTrust Investment Services, Inc., and BB&T Securities, LLC, P.J. Robb Variable Corp. and Precept Advisory Group, LLC, which are SEC registered broker-dealers, members FINRA, SIPC, and a licensed insurance agency where applicable. Investment advisory services are offered by SunTrust Advisory Services, Inc., GFO Advisory Services, LLC, BB&T Securities, LLC, Sterling Capital Management, LLC, and BB&T Institutional Investment Advisors, Inc., each SEC registered investment advisers. BB&T Sterling Advisors, BB&T Investments and BB&T Scott & Stringfellow, are divisions of BB&T Securities, LLC. Mutual fund products are advised by Sterling Capital Management, LLC.

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#### INVESTMENT AND INSURANCE PRODUCTS:

• Are not FDIC or any other Government Agency Insured • Are not Bank Guaranteed • May Lose Value