



Lock in a lower rate on
a private student loan.

Apply early and receive a 0.75% rate reduction.¹

Finding money for college can be challenging, and SunTrust can help. Fill the funding gap with the **Custom Choice Loan**[®], a flexible private student loan available to undergraduates and graduates attending an approved school at least half-time.

The Custom Choice Loan offers:

- Choice of fixed or variable rate
- Multiple repayment options, including in-school deferment²
- Graduation reward for additional savings³
- Additional rate reductions for automatic payments⁴

Consider applying with a creditworthy cosigner to help you qualify for the loan and possibly receive a lower interest rate.

Apply today at suntrusteducation.com.

How can we help you shine?

Save more during the Summer Savings Event.

- Apply online between June 1, 2014 and July 31, 2014
- Receive a **0.75% interest rate reduction** on your loan¹



SunTrust recommends comparing all aid alternatives, including grants, scholarships and federal loans before applying for private student loans.

¹ Offer valid for applications submitted for a credit decision 6/1/14 through 7/31/14. A 0.75% interest rate reduction will be included in the loan options presented to an applicant during the online application process, upon passing the initial credit review. The interest rate reduction will be applied as of the initial disbursement date and will be effective for the life of the loan. Offer cannot be combined with SunTrust at Work discount.

² The deferment period may not exceed 5 years plus 6 month grace period. Any accrued but unpaid interest will be capitalized (added to your unpaid principal balance) when repayment of principal and interest begins. Student must be enrolled at least half-time to be eligible for deferment.

³ Proof of graduation (certified copy of diploma) must be submitted within 90 days of graduation. Student must have earned a Bachelor's degree or higher after the loan was disbursed. 1% principal reduction is based on the fully disbursed loan amount. To receive the reward, no more than one late payment (payment received more than 10 days after the due date) is allowed.

⁴ Interest rate reductions offered for automatic payment from a bank account: 0.25% interest rate reduction for ACH payment from any bank account and an extra 0.25% interest rate reduction when ACH payments are made from a SunTrust account. ACH interest rate reduction(s) apply when full payments (including both principal and interest) are automatically drafted from a bank account. The ACH interest rate reduction(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 is successfully deducted from a SunTrust Bank checking, savings or money market account.

SunTrust Bank, Member FDIC. ©2014 SunTrust Banks, Inc. SunTrust is a federally registered service mark of SunTrust Banks, Inc. How can we help you shine? is a service mark of SunTrust Banks, Inc. 052314-LP