

FACTS	WHAT DOES SUNTRUST BANK DO WITH YOUR PERSONAL INFORMATION?		
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. The information can include: <ul style="list-style-type: none">▪ Social Security number and account balances▪ Account transactions and transaction history▪ Overdraft history and employment information		
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons SunTrust Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does SunTrust share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes – to offer our products and service to you		Yes	Yes
For joint marketing with other financial companies		No	We do not share
For our affiliates’ everyday business purposes – information about your transactions and experiences		Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For our nonaffiliates to market to you		No	We do not share
To limit our sharing	<ul style="list-style-type: none">▪ Call toll-free 1-877-814-7681 - our menu will prompt you through your choice(s); or▪ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call 1-800-249-2226		

Who we are	
Who is providing notice?	This privacy policy is provided by SunTrust Bank and applies only to the Skylight® PayOptions™ Program, including the Skylight ONE Card, and any related products and services.
What we do	
How does SunTrust Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that are designed to comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access on a "need to know" basis, and maintain physical, electronic and procedural safeguards to keep information about you safe.
How does SunTrust Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or use your prepaid debit card ▪ Give us your contact information or make withdrawals from your account ▪ Provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only

	<ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below from more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with the SunTrust Bank name, and include financial companies such as banks, insurance agencies, securities broker-dealers, investment advisors and mortgage companies.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>SunTrust does not share information with nonaffiliates so they may market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>SunTrust does not have joint marketing partners.</i>
Other Important Information	
<p>CA & VT Residents: We will not share your information with nonaffiliates without your consent except for our everyday business purposes and as required or permitted by law.</p> <p>Nevada Residents: Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number, 702-486-3132.</p>	

Mail-in Form		
Mark if you want to limit: <p>Do not share my information to offer products and services to me.</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p>Do not share my information with your affiliates to market to me.</p>		
Name		Mail To: Skylight Privacy Choice P.O. Box 2136 Austin, TX 78768-2136
Account Number		
Address		
City, State, Zip		
Phone Number		