

Member Agreement

You must agree to the following terms and conditions of use before you access or otherwise use or participate in the SunTrust Online Community. Your use of this web site constitutes your agreement with SunTrust to be bound by, and to act in accordance with, these Terms and Conditions.

Notification of Changes

We may change or revise this Member Agreement from time to time by updating this posting. Please visit the Terms and Conditions area each time you visit the web site to keep up to date with the current terms regarding your use of the web site. Your use of the web site reaffirms your continuing agreement to the then-current Terms and Conditions. Any future changes to these terms and conditions will be posted on the community web site.

Confidentiality

Your invitation to participate in the SunTrust Online Community is personal and non-transferable. You may not disclose to others any of the information that we disclose to you or any ideas or information that are generated in the community. Your community member name and password are for your use only. You may not disclose your password to any other person.

Assignment

You irrevocably assign to SunTrust all rights in any ideas or expressions of ideas that you provide to the community. All comments, suggestions, graphics, ideas (including product and advertising ideas), and other information or materials you submit to SunTrust through this web site will become and remain the exclusive property of SunTrust, including any future rights associated with such submissions, even if these Terms and Conditions are later modified or terminated. This means that you disclaim any proprietary rights in such submissions, and you acknowledge SunTrust's unrestricted right to use them (or materials or ideas similar to them) in any medium, now and in the future, without notice, compensation or other obligation to you or any other person. It also means that with the exception of your personal information, SunTrust has no obligation to keep your submissions confidential.

You further release and waive all claims against SunTrust with respect to any intellectual property or other proprietary rights, rights of privacy and publicity, rights of attribution, or any other liability under the governing law of the United States.

Privacy

To the extent that you also provide us with any of your personally identifiable information, SunTrust will only use such information in accordance with the privacy policy of SunTrust, a copy of which is available [click here](#) to view. Please note that by clicking on the "I Agree" button, any of your personally identifiable information you submit may be directed to a third party site administered and hosted by a third party vendor retained by SunTrust provided, that in such event, the third party vendor will have no right to use any such information other than uses necessary to fulfill its services to SunTrust.

Code of Conduct

You agree not to upload, post or transmit to or distribute or otherwise publish through the Web Site any materials which (i) restrict or inhibit any other user from using the Web Site, or contain a virus or other harmful component, (ii) violate any United States laws or violate or infringe any rights of third parties (including copyright, trademark, rights of privacy or publicity or any other proprietary right), or (iii) are not appropriate or pertinent to the purpose of the Web Site or are libelous, defamatory or offensive. You will agree to abide by the copyrights, trademarks and other intellectual property and proprietary rights of SunTrust.



You agree to abide by these rules of conduct:

- Only those who are members of the community may access it.
- Unless specifically told otherwise, you must keep confidential all information that SunTrust, other community members, and you share with the community.
- SunTrust has the right to use the ideas and information that you put forth in the community.
- You agree not to use behavior that does not support a safe and comfortable environment for all members and not to engage in any proselytizing or commercial activity.
- You agree not to copy or download any copyrighted material.
- You agree to receive emails from the Community regarding Community Activities.
- You, or any members of your household, are not currently involved in any other online community.
- You understand that no personal information that you post on this site will be sold, traded, shared with other organizations, or used for any purpose other than consumer research
- SunTrust does not endorse the information posted in the community.

Membership

Your membership in and access to the SunTrust Online Community is strictly at the discretion of SunTrust and may be revoked at any time without cause and without notice. You hereby release SunTrust from any and all liability that may arise in connection with your use of the SunTrust Online Community. Your membership in the SunTrust Online Community does not make you an employee or agent of SunTrust Bank or its affiliates or business partners. If you are or at any time become such an employee or agent, you will not be eligible to be a member of the SunTrust Online Community.

Member Appreciation Rewards

SunTrust is grateful that you have agreed to join our Online Community. In appreciation for sharing your opinions and perspectives, SunTrust would like to offer you certain rewards. From time to time, SunTrust will present you with opportunities to participate in community activities. If there is an opportunity to be rewarded for contributing to an activity it will be noted in the invitation. See the community contest rules on the member page for more details. Contributing means logging into the community and participating in some manner, for example, by completing surveys, posting to discussion groups, beginning your own discussions, adding to brainstorming or posting to galleries.

You may also be presented with opportunities to receive additional rewards for completing special activities of the Online Community. The nature and value of these rewards will be detailed in the announcements SunTrust sends you of such special activities.

You are responsible for any taxes, state, federal and/or local, associated with the rewards you earn for participating in the Online Community. You agree, upon request, to provide SunTrust with any information SunTrust requires to meet its obligations in respect of tax reporting. Once issued to you, SunTrust is not responsible for lost, stolen or damaged Amazon e-certificates; all questions and complaints must be addressed in accordance with Amazon's terms of service. SunTrust reserves the right, at any time and without advance notice, to suspend or cancel the rewards program detailed here.

Warranty

SunTrust does not represent or endorse the correctness, accuracy, reliability or any other aspect of advice, opinion, statement or other information distributed through the SunTrust Online Community, and reserves the right to remove any content from the community website that it deems inappropriate.

SunTrust and/or its agencies endeavor to maintain this web site and its operation, but is not, and cannot be, responsible for the results of any defects that may exist in the web site or its operation. As to the operation of the web site, SunTrust expressly disclaims all warranties of any kind, whether expressed or implied, including, but not limited



to all implied warranties of merchantability or fitness for a particular purpose, title and non-infringement. SunTrust makes no warranty that (i) the operation of the web site will meet the user's requirements; (ii) access to the web site will be uninterrupted, timely, secure, free of viruses, worms, trojan horses or other harmful components, or free of defects or errors; (iii) the results that may be obtained from the use of the web site will be accurate or reliable; or (iv) defects will be corrected. You (and not SunTrust) assume the entire cost of all servicing, repair, or correction that may be necessary for your computer equipment and software as a result of any viruses, errors or any other problems whatsoever you may have as a result of visiting this web site.

Limitation of Liability

Under no circumstances shall SunTrust and/or its agencies be liable for any damages or injury, including any direct, special, incidental, consequential, punitive or other damages, that may result from the use of, or the inability to use, the web site or any materials in this site, whether in an action of contract, negligence or other tortious action, arising out of or in connection with the use or performance of the website or information available in the web site. SunTrust shall not be liable even if SunTrust or a SunTrust authorized representative has been advised of the possibility of such damages. These include but are not limited to damages or injury caused by error, omission, interruption, defect, failure of performance, delay in operation or transmission, line failure or computer virus, worm, trojan horse or other harmful component.

You agree to defend, indemnify and hold SunTrust and/or its agencies harmless from any claim or demand made by any third party against SunTrust due or arising out of your participation in the SunTrust Online Community and/or any breach by you of the provisions of this agreement.

Jurisdiction

These Terms and Conditions and any disputes arising under or related to these Terms and Conditions (whether for breach of contract, tortious conduct or otherwise) will be governed by the laws of the State of Georgia, without reference to its conflicts of law principles. You agree to submit to jurisdiction in Georgia and further agree that any cause of action arising under this Agreement may be brought in a court in Atlanta, Fulton County, Georgia and you hereby accept and submit to the personal jurisdiction of these courts with respect to any legal actions, suits or proceedings arising out of these Terms and Conditions. You also waive to the fullest extent permitted by law any right to a trial by jury in any action, suit or proceeding brought to enforce, defend or interpret any right or remedies under, or arising in connection with or relating to, these Terms and Conditions.

