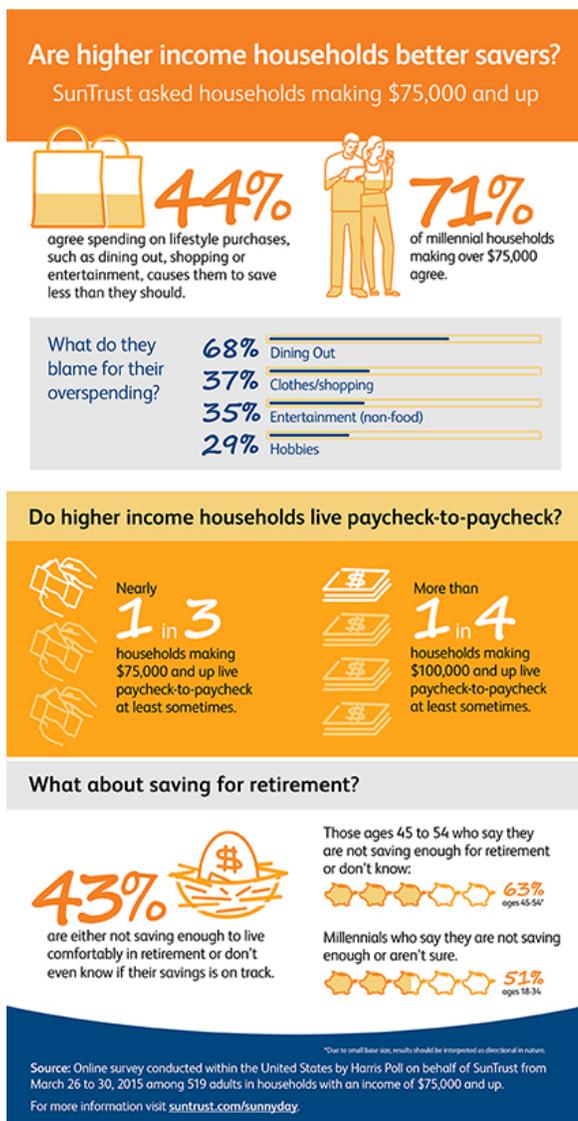


SunTrust survey reveals many higher income households living paycheck-to-paycheck.

Are high income households better savers? Many higher income households say they are not saving as much as they should, according to a recent SunTrust survey conducted online by Harris Poll among those whose households make \$75,000 or more annually.

Nearly a third of these households live paycheck-to-paycheck at least sometimes, and 44 percent agreed that spending on lifestyle purchases – like dining out and entertainment – causes them to save less than they should each month. For millennials with the same household income, that number jumps to 71 percent.



To help all Americans achieve greater financial well-being, SunTrust announced a new program focused on saving for positive goals – or "sunny days." Instead of just saving for a rainy day, *Live for a Sunny Day* provides tools and expert advice to help people establish healthy savings routines, preparing for life's moments that matter.

"It's easier to stay motivated when you're saving for goals that are connected to your values and bring you happiness," said Brad Dinsmore, consumer banking and private wealth management executive at SunTrust Bank. "We are providing tangible resources and inspiration to help people put more money aside for their most important moments, whether that's an upcoming wedding, dream vacation, opening a new business or starting a family."

To help people establish strong financial routines so they can live for a sunny day, SunTrust is offering these tools:

- A Money Personality Quiz, videos, articles and podcasts – available on suntrust.com/sunnyday – to help people gain discipline in spending and saving
- E-Savings "buckets" that allow people to open multiple spending and savings accounts for important goals – and assign a unique name to each one
- SummitView[®], SunTrust's industry-leading financial planning platform, that provides clients with insights into their full financial picture when working with a SunTrust advisor

Using the hashtag #mysunnyday, people can also share what a sunny day means to them on Facebook and Twitter. Visit twitter.com/suntrust and facebook.com/suntrust.

SunTrust is committed to advancing financial well-being for its clients and communities. For additional information, visit suntrust.com/sunnyday.

Additional Survey Findings

Of Americans in households making \$75,000 or more annually:

- A third said a lack of financial discipline at least sometimes holds them back from achieving their goals.
- Among those who are not saving as much as they believe they should because of spending on lifestyle purchases, 68 percent blamed dining out as the main reason. Among millennials (ages 18-34), 70 percent blamed dining out.
- Fifty-three percent of those ages 35 to 44 believe they are saving enough to live comfortably in retirement. Among those ages 45 to 54, however, that number drops to 37 percent.

About SunTrust Banks, Inc.

SunTrust Banks, Inc., headquartered in Atlanta, is one of the nation's largest banking organizations, serving a broad range of consumer, commercial, corporate and institutional clients. As of March 31, 2015, SunTrust had total assets of \$189.9 billion and total deposits of \$144.4 billion. Through its flagship subsidiary, SunTrust Bank, the company operates an extensive branch and ATM network throughout the high-growth Southeast and Mid-Atlantic States and a full array of technology-based, 24-hour delivery channels. The company also serves clients in selected markets nationally. Its primary businesses include deposit, credit, trust and investment services. Through its various subsidiaries, the company provides mortgage banking, asset management, securities brokerage, and capital market services. SunTrust's Internet address is suntrust.com.

Survey Methodology

This survey was conducted online within the United States by Harris Poll on behalf of SunTrust from March 26-30, 2015 among 519 adults ages 18 and older in households with an annual income of \$75,000 or more. This online survey is not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated. For complete survey methodology, including weighting variables, please contact suzanne.vincent@suntrust.com.