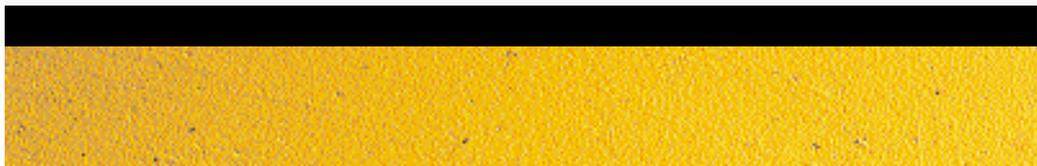
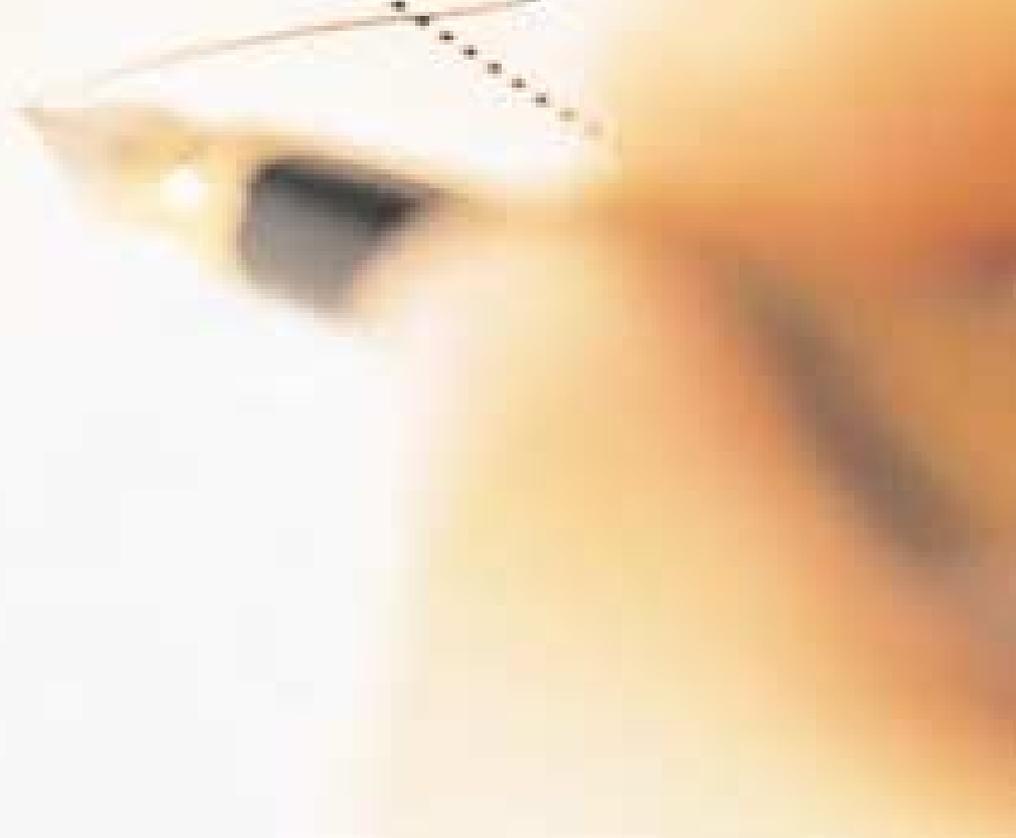




Signature Advantage

Our best financial management account
for your most complex financial needs.





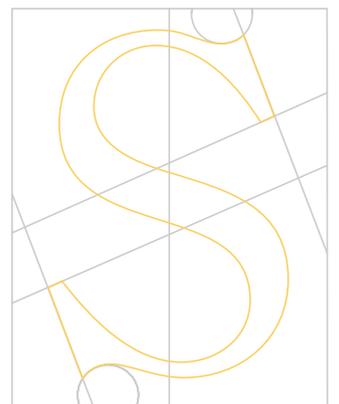
Simplify your financial life.

Imagine being able to manage all your finances in a single account,
with a single statement, from a single trusted financial partner...

Imagine consulting just one source to determine where you
stand with investments, deposits, and credit availability...

Imagine an integrated approach that not only simplifies
your life, but makes it easier to reach your goals...

*It's SunTrust Signature Advantage. An account that brings together
everything you need, with powerful features that make your money
work harder for you.*

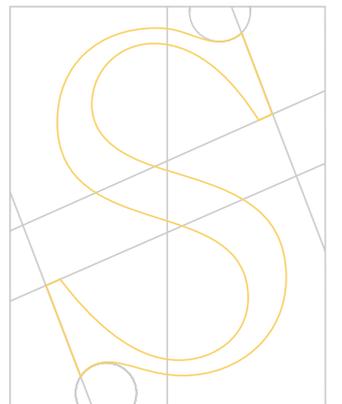


An account as individual as your own signature.

Signature Advantage combines cash and investment management services, allowing you to manage all your finances in a *single* account, with a *single* statement, from a *single* trusted source.

And you can configure this all-inclusive account to make it as personal as your own signature. That's because any or all SunTrust accounts may be linked through Signature Advantage – including brokerage, checking or savings accounts, CDs, IRAs, annuities, trust accounts, mortgage loans, credit cards, and so on. A monthly statement provides a comprehensive view of your entire SunTrust relationship, making it easy to monitor your financial situation.

Whether you prefer personal service and advice, or wish to direct your financial affairs by yourself, you'll find that SunTrust Signature Advantage brings a new level of simplicity and value to your life.



Savings on every line of your financial relationship.

When you use Signature Advantage to integrate your daily banking with your investments at SunTrust Securities, you won't just make life easier. You'll also benefit from many free or favorably priced services that help your money become more productive – starting with the above-average interest you'll earn on everyday cash.

Higher yields on checking account cash.

Every day, unneeded cash in your checking account may be swept into a potentially higher-yielding investment. Your choices include:

- Four STI Classic taxable or tax-free money market funds
- A Fidelity fund designed for the needs of non-resident foreigners
- An FDIC-insured interest-bearing NOW account

Savings on stock trades.

If you're investing for growth, stocks are almost certainly an important part of your portfolio. To help Signature Advantage clients build wealth, SunTrust Securities offers a 10% commission discount on all stock trades.

Savings on checking account services.

You'll enjoy unlimited check writing* with free standard checks, or discounted non-standard checks. For convenient banking and buying, you'll also receive a SunTrust Platinum Visa® Check Card, with a high ATM withdrawal limit of \$1,000 a day and no monthly or annual fee.

*Per-check fees are applied to business accounts.



Savings in accessing your bank accounts.

You can use over 1,800 SunTrust ATMs with no fee, and we'll waive the SunTrust fee at more than 200,000 Publix-Presto!, STAR®, AFFN®, or Cirrus® ATMs worldwide.* You'll also be able to access your bank accounts online, 24 hours a day, to check balances, transfer funds between accounts, pay bills electronically, and more – all for free.

*Non-SunTrust ATM operators may impose a fee.

Savings and convenience with our best credit card.

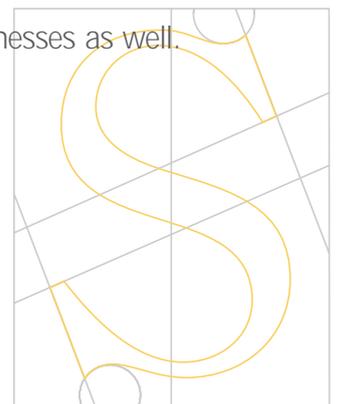
You may be instantly approved for a Quantum credit card with no annual or overlimit fee, and a credit line of up to \$250,000. Quantum privileges also include concierge assistance with reservations, gifts, or tickets; travel agency services, including trip insurance and emergency help; and a usage program that pays points toward free travel or merchandise. Or, you may qualify for a Platinum Visa card with a credit line of \$xx,xxx or more.

Savings on traveler's checks and a safe deposit box.

You're entitled to free traveler's checks or official checks, as well as a free small safe deposit box or a discounted larger one (subject to availability).

A versatile account that can benefit a business, too.

When you run a business that needs maximum financial productivity, Signature Advantage's cash management features can help you earn a higher yield on operating cash. Longer-term investments – perhaps including your business's retirement plan <?> – are linked for easy access and one-source reporting. Most other account advantages available to individual clients are offered to businesses as well.



The value of good connections.

Savings and simplicity aren't the only rewards of Signature Advantage. As a client of SunTrust Bank and SunTrust Securities, you'll gain a host of other benefits:

Easier planning with a consolidated financial picture.

Your Signature Advantage statement will report every month on the status of all your linked SunTrust accounts. You will benefit from detailed information that simplifies planning, such as monthly valuation of investments, notice of maturing securities, automatic posting of stock splits, capital gain receipts, tracking of cost basis for tax purposes or gifting decisions, and consolidated tax reporting.

Your monthly Signature Advantage statement makes it easy to understand your complete financial position:

- Easy navigation, customized table of contents and a navigation bar identifying where you are in the statement
- Personalized messages, such as a notice of a maturing CD or bond
- Your finances at a glance: A summary of all your Signature Advantage assets, as well as balances in related household accounts, with asset allocation detail
- Easier reconciliation, with a form pre-filled with balance information

Statement Features:

- Balances on margin account borrowing, mortgages, and other loans
- Summary of taxable and tax-free earnings
- Cash transactions grouped by type of transaction and in date order
- Check expense coding for easier tax preparation
- Section messages to help explain and educate
- Detail on actual and pending trades

24-hour online statements, and more.

On our Web site, www.suntrust.com, you can call up the current account statement anytime, or view statements for the past 24 months. Account research is easier, too. Just enter a check number, and the payee and dollar amount will be displayed. Or view expense codes on checks to determine tax deductions. Signature Advantage will help you become better organized than ever – with less effort..

The level of investment service that suits you best.

SUNTRUST
SunTrust Securities, Inc.
SunTrust Bank
303 Peachtree St., NE
Atlanta, GA 30308

WILLIAM FAIRCHILD
MARY FAIRCHILD
404 COLISEUM BOULEVARD
ATLANTA GA 30304

Your monthly Active Investor statement for December, 2001

Your checking account
0123456789

Your investment account
123456789

In this statement

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Balancing the cash in your Active Investor account	21

Contact information

Your Investment Consultant
Ron Mitchell
(123) 555 7890

Your Relationship Banker
Sandra Perez
(123) 555 4567

Priority client services
1 800 555 1011

Website
www.suntrust.com

Action alert!

This is your last statement for 2001. Now is a good time to review your portfolio to ensure your investments are helping you achieve your financial goals.

Call your Investment Consultant Ron Mitchell, to arrange an appointment.

Investments offered through SunTrust Securities, Inc.:

- are not FDIC insured
- are not bank guaranteed
- may lose value.

Active Investor is a service of SunTrust Securities, Inc. and SunTrust Bank, which are affiliates of SunTrust Banks, Inc. Broker-dealer services are offered through SunTrust Securities, Inc., a member of the National Association of Securities Dealers and the Securities Investor Protection Corporation (SIPC). Banking services are offered through SunTrust Bank, a member of the Federal Deposit Insurance Corporation (FDIC). SunTrust investment consultants are registered representatives of SunTrust Securities, Inc. SunTrust™ is a federally registered service mark of SunTrust Banks, Inc.

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See where you stand.

If you value individual advice and one-to-one service, SunTrust can provide a personal relationship manager to your Signature Advantage account. Many investors choose the branch-based convenience of a SunTrust Securities Investment Consultant, who will profile their goals and financial situation and develop a personal recommendation. Clients who want a higher level of service and a broader range of investment alternatives may prefer the assistance of a full-service brokerage.

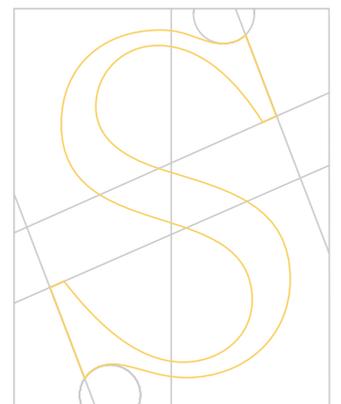
The freedom to invest when it fits your schedule.

Account balances, transaction history, portfolio positions, quotes <?>, order status, and cost basis are available anytime through SunTrust Internet Investing. You can also create a watch list, view up-to-the-minute market news, use interactive calculators, or research potential investments. And if you wish, you can trade mutual funds, stocks, or options online.

Virtually unlimited access to investment choices.

In addition to mutual funds, stocks, bonds, Unit Investment Trusts, or annuities, more specialized strategies are available through SunTrust Securities for interested investors. These strategies include; investment advisory programs (which feature ongoing investment monitoring and management as well as professional asset allocation), unwinding a position in restricted stocks, maximizing stock option opportunities, equity hedging solutions, margin loans, and a low-cost way to borrow against the value of eligible securities in your account*

* Buying securities on margin can increase returns, but it may also magnify losses. Margin trading is not for everyone, and should not be undertaken without an understanding of the risks involved.



The simplicity, value, and convenience of SunTrust.

High yields on everyday cash. High-value financial tools that save you money. Discounts on stock trades. Priority client service – including the personal assistance of a SunTrust relationship manager, if you wish. It can all be yours free, if you keep the minimum balance in linked accounts.*

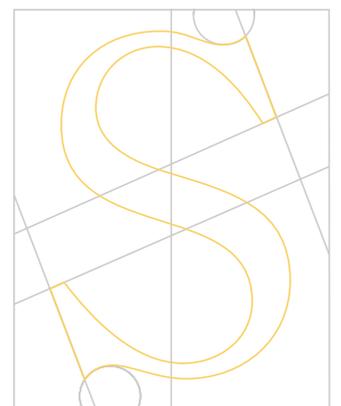


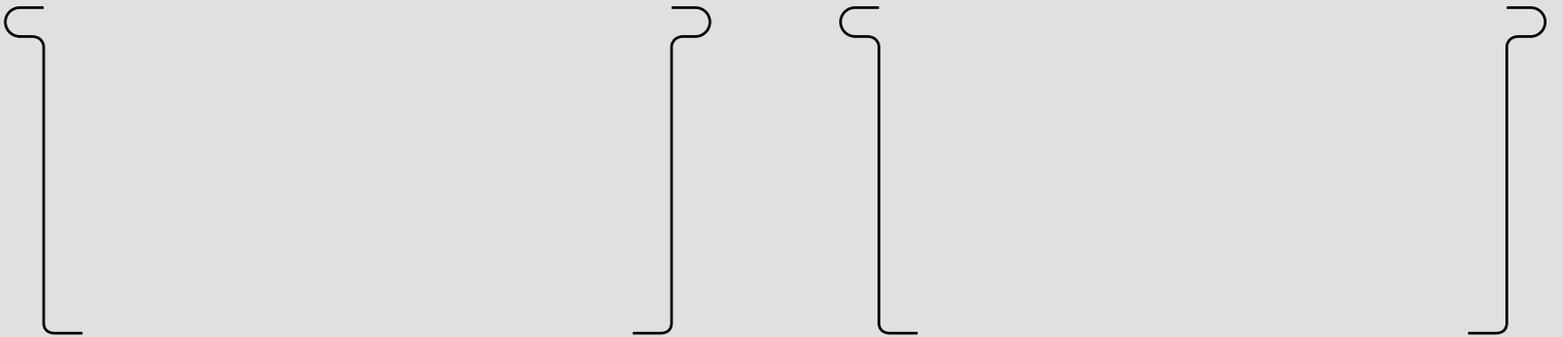
Best of all, Signature Advantage combines expertise with accessibility. Along with all the rewards of a premier asset management account, you'll benefit from the convenience of hundreds of free ATMs, local SunTrust branches, and financial professionals who focus on creating client success. As one of the largest financial services companies in the Southeast, we know how important a personal presence can be.

Let us help you simplify your financial life.

Why not contact us today to find out more about this highly flexible financial service? With so much convenience, control, and versatility, SunTrust Signature Advantage is the one account you need to uncomplicate your finances. It's as unique as your own signature – and it will forever change the way you manage your money.

*See Signature Advantage fee schedule for details.





Securities and Insurance Products	Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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SunTrust Private Client Services is a marketing name used by SunTrust Banks, Inc., and the following affiliates. Banking and trust products and services are provided by SunTrust Bank, a member of the FDIC. Securities, insurance and other investment products and services are offered by or through SunTrust Securities, Inc., a registered broker/dealer and a member of the NASD and SIPC, and SunTrust Capital Markets, Inc. a registered broker/dealer and a member of the NYSE, NASD and SIPC, including its division, SunTrust Robinson Humphrey Capital Markets. Investment advisory products and services are offered by or through Trusco Capital Management, Inc. and Asset Management Advisors, L.L.C., investment advisors registered with the SEC. SunTrust Private Client ServicesSM is a service mark of SunTrust Banks, Inc.

How can SunTrust help you?

