

GET
✓
CHECKING



Get Checking: Communities Taking Action

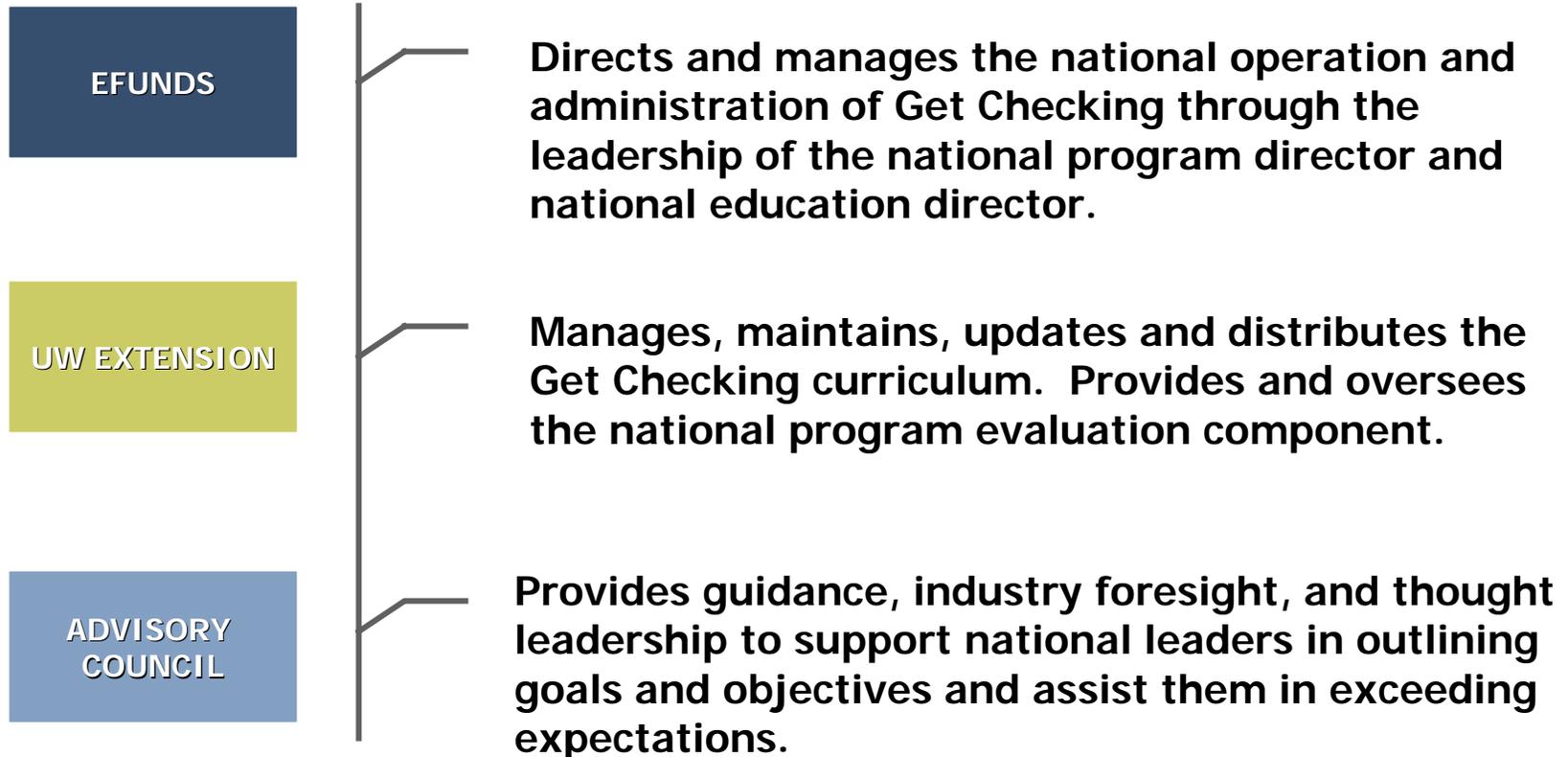
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Overview/History





Get Checking Facilitates Community Action



✓ **Six-hour educational program with Tangible Results**

Consumers who graduate from the program gain more than financial understanding and account management skills, they gain access to a deposit account.

✓ **Efficient Time Use**

Educators teach financial management skills necessary for account sustainability and consumers can gain access to mainstream financial services.

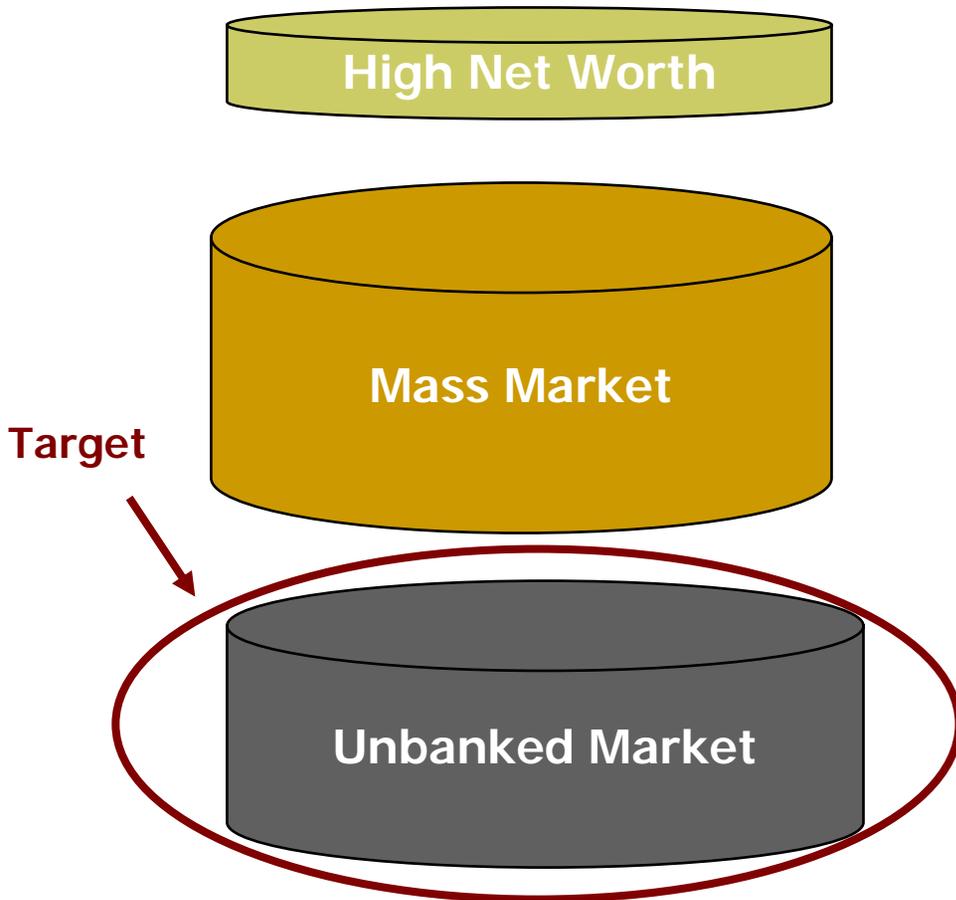
✓ **Annotation of ChexSystemsSM Report**

Graduates ChexSystems file will be annotated to signify that they have completed the course.

✓ **Facilitates Accountability**

Consumers bring their ChexSystems report to class for the educator to go through and check for fraud codes, unpaid balances and help them to understand what they did wrong to get them reported in the first place.

✓ **Sustainable**



▶ The underserved population spends an estimated **\$10 billion annually on transactions** such as check cashing, money orders, money transfers, prepaid cards and bill payments.

▶ A fifth of ATM transaction volume growth, which **represents 1.19 billion transactions and \$2.4 billion in revenues**, has been picked up by non-bank firms.

▶ Majority of the unbanked and underserved are more likely to go to retailers for financial services.

▶ Financial institutions that initiate relationships within this market reap the rewards of fostering new, full-service customers.



Program Statistics



2004	2,928 graduates
2005	5,372 graduates
2006	4,582 graduates
2007	2,894 graduates (Jan. – Sept.)

2007 Get Checking FACTS:

class facilitators	224
students per month	498
participating states	21
Educational Partners:	55

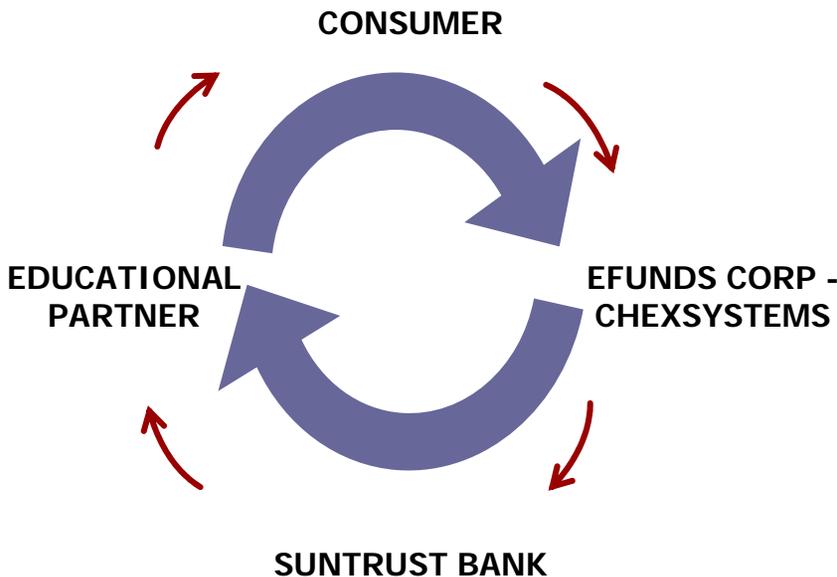
2007 Top 5 States

- Georgia (1,030 graduates year to date)
- California (577 graduates year to date)
- Illinois (426 graduates year to date)
- Florida (202 graduates year to date)
- Ohio (196 graduates year to date)

Pending Sites:

Birmingham, AL
Baton Rouge, LA
Raleigh, NC
New York, NY
Charleston, SC

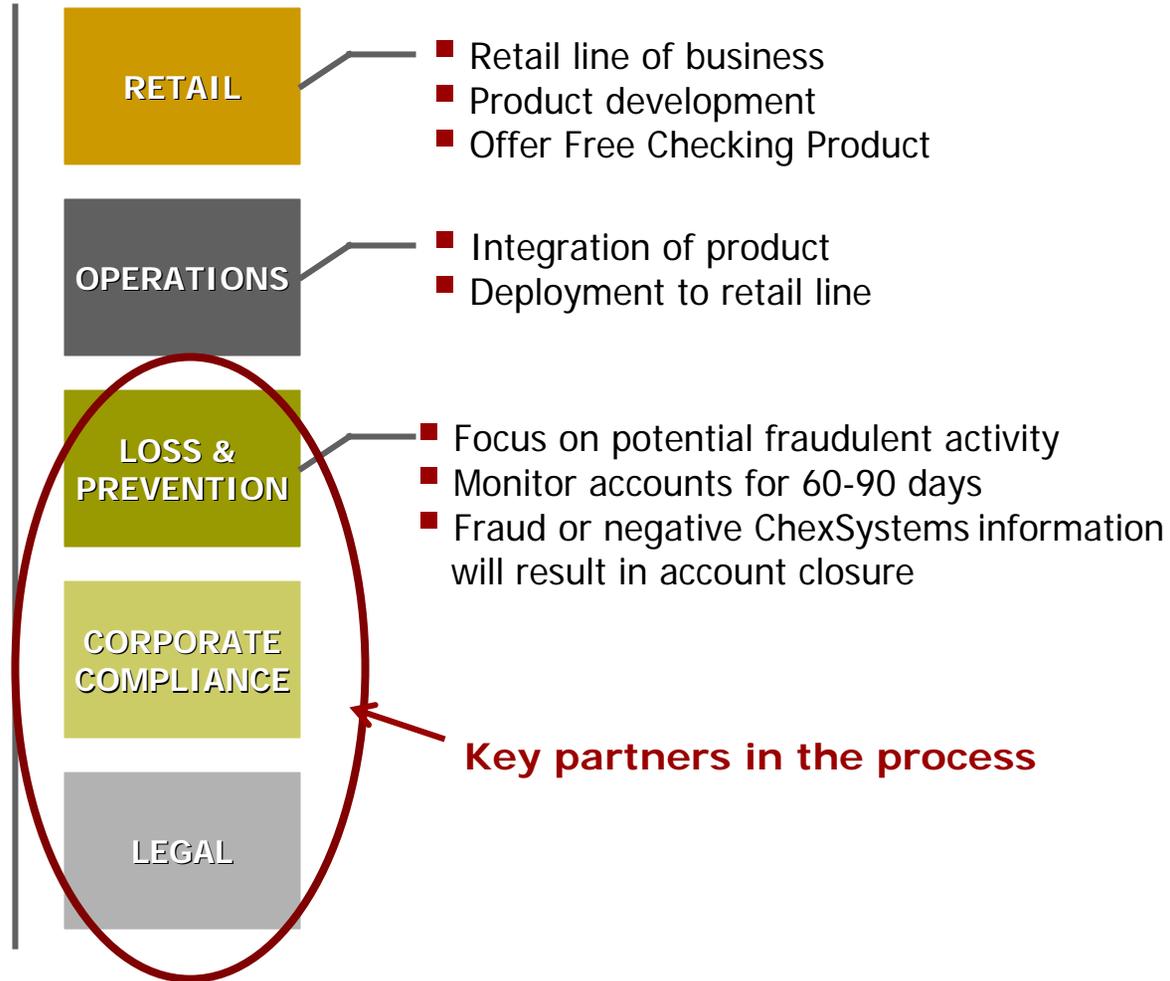
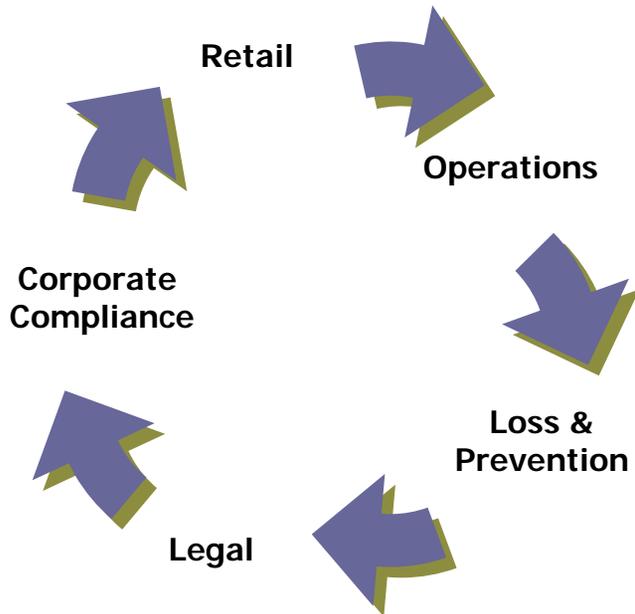
External Marketing and Promotion



- ▶ SunTrust refers all declined clients to Get Checking website for classes and information to assist in resolution of ChexSystemsSM issues
- ▶ Bank assists the local Get Checking collaborative by underwriting the cost of Get Checking brochures, class schedules and other printed material
- ▶ SunTrust as a financial partner helps to reach “unbanked and underserved” clients to reenter the financial mainstream.



Channels of Acceptance



Ground zero begins with retail line of business and product development

REVIEW CURRENT
PRODUCT
STRUCTURE

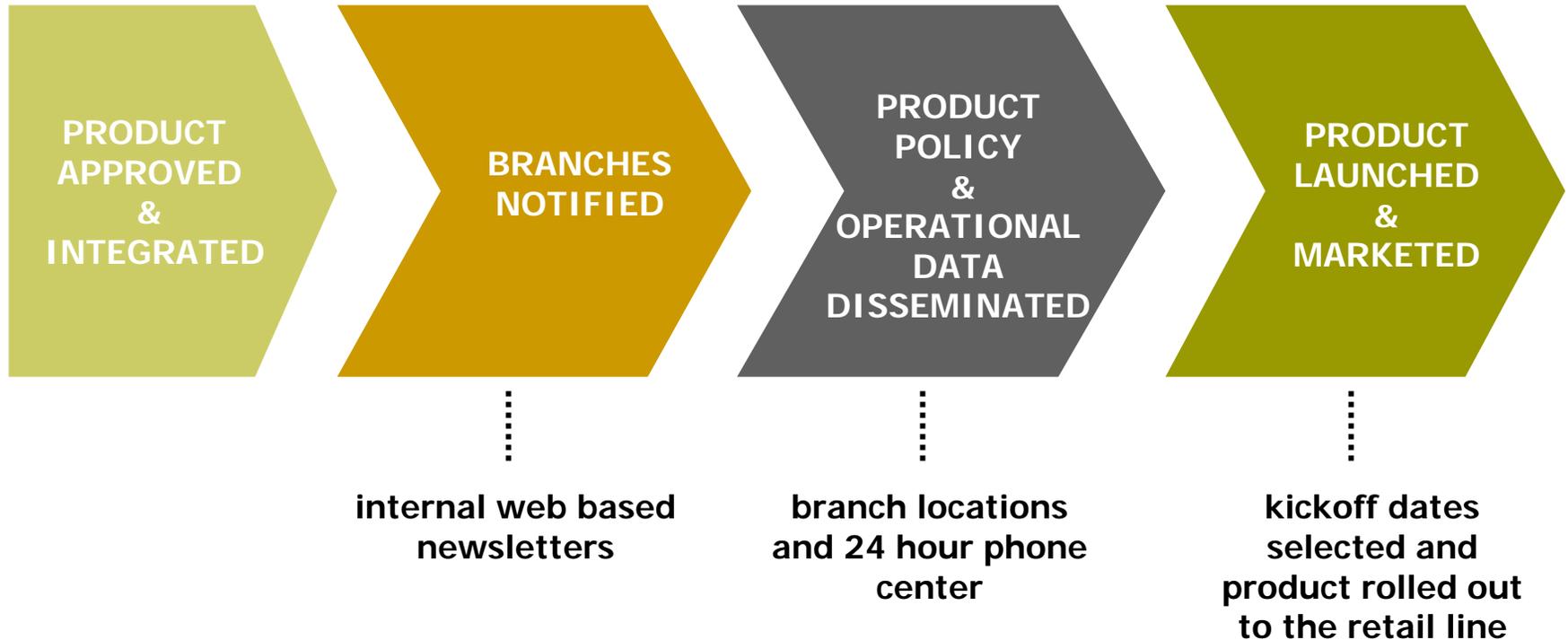
IDENTIFY ONE TO
EASILY REPLICATE
FOR GET CHECKING

PRODUCT
APPROVED
&
INTEGRATED

Seamless integration of
a new product is key



Stages of Implementation





Internal Marketing and Promotion





SunTrust Bank 2006 Results

225
ACCOUNTS
ACQUIRED

SunTrust Bank opened a total of 225 accounts in Georgia and 85-90% are open.



SunTrust Bank 2007 Results

183
ACCOUNTS
ACQUIRED

SunTrust's year-to-date average daily balance totals \$47,130 for the Georgia market. SunTrust is currently participating in Florida and Georgia with plans to expand in Memphis and throughout entire footprint by end of 2007.

- ❑ Fee based programming
- ❑ Request for reports creates barriers
- ❑ Reactionary program to consumers
- ❑ FI Reporting
- ❑ Restitution
- ❑ Grant funded programs
- ❑ Collaboration is key
- ❑ Digital Divide