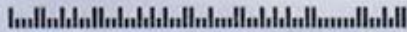


Direct Response: Credit Card Check Package – SunTrust Bank

SunTrust BankCard, N.A.
P.O. Box 598202
Orlando, FL 32859-8202



Sample A. Sample
Tax Time
ECM 3/97



**Because
there's more
to life than
paying taxes.**

Dear Sample A. Sample,

This year, SunTrust wants to make your April 15th as stress-free as possible. So we've enclosed three Convenience Checks just in time to help you pay your taxes – quickly, easily and with a minimum of fuss. No need to worry about late payments and penalties. Or hassle with extensions.

SunTrust Convenience Checks make meeting your responsibilities a relaxing experience.

You'll find that using one or more of these SunTrust Convenience Checks to pay your taxes is as easy as – well, writing a check. Even better, you can spread out your payments instead of paying the whole bill right now. SunTrust gives you the option of paying as little as 3% of your monthly balance each month. These checks work just like regular checks...the only difference is they access your SunTrust credit card line. You can write them for any amount up to your available credit line and they will be treated as a cash advance on your account.

And you'll have more flexibility to enjoy all your resources.

SunTrust Convenience Checks are especially designed to enhance your financial freedom. And your personal options. Use them to cover your taxes or other bills. To build that deck you've been promising yourself. Or to take an impromptu getaway to your favorite beach. SunTrust Convenience Checks – helping you make the most of every day of the year.

Sincerely,

L.D. Doty
Senior Vice President
SunTrust BankCard, N.A.

P.S. Just call 1-800-432-4932 if you need more Convenience Checks than we've enclosed.
Remember, you can pay your City and State as well as your Federal taxes with them, too.

Please see Terms and Conditions on the reverse side.

19 63-215/631
VALID UNTIL SEPTEMBER 30, 1997

Pay to the
Order of _____

\$ _____

*** VOID *** VOID *** VOID *** VOID ***

Dollars

This document contains protection against alterations, a microprint signature line and DocuSafe. Absence of these features will indicate a copy.

SUNTRUST

Payable through SunTrust Bank, Central Florida, N.A.
Orlando, Florida

MP

FOR

⑆063⑆⑆02⑆⑆52⑆⑆9999999999999999⑆060⑆



Sample A. Sample
Tax Time
ECM 3/97

0602

19 63-215/631
VALID UNTIL SEPTEMBER 30, 1997

Pay to the
Order of _____

\$ _____

*** VOID *** VOID *** VOID *** VOID ***

Dollars

This document contains protection against alterations, a microprint signature line and DocuSafe. Absence of these features will indicate a copy.

SUNTRUST

Payable through SunTrust Bank, Central Florida, N.A.
Orlando, Florida

MP



Client: SunTrust Bank

Objective: To get SunTrust credit cardholders to use cash advance checks for large purchases including tax payments, vacations, down payments on cars, etc.

Strategy: Send out direct mail package before April 15 with credit account checks enclosed that could be used to: (1) pay taxes or/and (2) spend on a vacation or other emotionally-satisfying purchases.

Results: The theme of the package was developed because we knew that by the time the package was actually received, many people would have already paid their taxes! However, the envelope was so attractive and the copy so appealing, the response rate far exceeded all expectations. The package continued to score higher response rates than other concepts that were tried over a five year period.