

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) April 20, 2018

SunTrust Banks, Inc.

(Exact name of registrant as specified in its charter)

Georgia	001-08918	58-1575035
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

303 Peachtree St., N.E., Atlanta, Georgia	30308
(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code (800) 786-8787

Not Applicable

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 8.01 Other Events.

On April 20, 2018, SunTrust Banks, Inc. issued a press release regarding a new identity protection program to be offered to all of its current and new consumer clients and a potential data theft.

A copy of the press release is included as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

99.1. [Press Release, dated April 20, 2018.](#)

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

SUNTRUST BANKS, INC.

(Registrant)

Date: April 20, 2018

By: /s/ Curt Phillips

Curt Phillips, Group Vice President, Associate
General Counsel and Assistant Corporate Secretary

News Release

Contact: Sue Mallino Mike McCoy
(404) 813-0463 (404) 588-7230
Sue.mallino@suntrust.com michael.mccoy@suntrust.com

For Immediate Release

April 20, 2018

SunTrust to Offer Free Identity Protection *Addresses potential data threat and broader risk environment*

ATLANTA - SunTrust Banks, Inc. (NYSE: STI) is now offering Identity Protection for all current and new consumer clients at no cost on an ongoing basis. Experian IDnotify™ will be provided to those who sign up for the service.

SunTrust cares deeply about the privacy and security of client information. The company became aware of potential theft by a former employee of information from some of its contact lists. Although the investigation is ongoing, SunTrust is proactively notifying approximately 1.5 million clients that certain information, such as name, address, phone number and certain account balances may have been exposed. The contact lists did not include personally identifying information, such as social security number, account number, PIN, User ID, password, or driver's license information. SunTrust is also working with outside experts and coordinating with law enforcement.

"Ensuring personal information security is fundamental to our purpose as a company of advancing financial well-being," said Bill Rogers, SunTrust chairman and CEO. "We apologize to clients who may have been affected by this. We have heightened our monitoring of accounts and increased other security measures. While we have not identified significant fraudulent activity, we will reinforce our promise to clients that they will not be held responsible for any loss on their accounts as a result."

Rogers added, "Our priority is protecting our clients and maintaining their trust. Beyond this incident, we want to help all SunTrust clients combat the increasing concern about identity theft and fraud, wherever it may occur."

The IDnotify product by Experian is being offered in addition to existing SunTrust security protocols: ongoing monitoring of accounts, FICO score program, alerts, tools and zero liability fraud protection.

The IDnotify protection offered to SunTrust clients includes:

- Experian 1B Credit Monitoring
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- Annual Experian Credit Report
- Identify Theft Insurance with up to \$1 million reimbursement for covered expenses
- Identity Restoration Assistance
- Dedicated Call Center Support
- Dark Web Monitoring

Clients can log in to online banking at suntrust.com to enroll. To learn more about Experian IDnotify, clients should visit suntrust.com/identity-protection .

About SunTrust Banks, Inc.

SunTrust Banks, Inc. (NYSE: STI) is a purpose-driven company dedicated to Lighting the Way to Financial Well-Being for the people, businesses, and communities it serves. SunTrust leads [onUp](#), a national movement inspiring Americans to build financial confidence. Headquartered in Atlanta, the Company has two business segments: Consumer and Wholesale. Its flagship subsidiary, SunTrust Bank, operates an extensive branch and ATM network throughout the high-growth Southeast and Mid-Atlantic states, along with 24-hour digital access. Certain business lines serve consumer, commercial, corporate, and institutional clients nationally. As of March 31, 2018, SunTrust had total assets of \$205 billion and total deposits of \$162 billion. The Company provides deposit, credit, trust, investment, mortgage, asset management, securities brokerage, and capital market services. Learn more at suntrust.com .

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