

EXHIBIT 2

EXAMPLE OF COMMUNITY BENEFIT PLAN FOR NON-CIP LESS THAN \$1 MILLION

Exhibit B

Community Benefit Plan

SunTrust is committed to the communities it serves. We are a purpose driven organization. Our purpose is the Light the Way to Financial Well Being. This Purpose is ongoing and is what drives our many dedicated teammates.

The below are examples SunTrust activities which support the Hallandale Beach Community:

- SunTrust participated in the ‘Highland Park Project’ funded by the Hallandale CRA. (Provided mortgages for the residents).
- SunTrust was one of the sponsors of ‘National Rebuilding Together Day’ in the City of Hallandale on April 28, 2010. Teammates participated in rehabbing low-income senior’s homes.
- SunTrust participated in Foreclosure Prevention event hosted by the City of Hallandale.

Our Community Benefit Plan will include the following:

- **First Time Buyer’s Program:** SunTrust is a preferred Lender with the City of Hallandale Beach’s First Time Home Buyers Program.
- **Florida Prosperity Partnership:** SunTrust is a Member-Affiliate of the Florida Prosperity Partnership (FPP). In line with SunTrust’s purpose to Light The Way to Financial Well Being, the overarching FPP goal is to increase its members’ ability to improve the financial stability and well-being of Floridians by leveraging individual organizational outcomes and achieving economies of scale. SunTrust will participate in an event organized by the FPP to support and educate the un and under banked being held at the Koinonia Worship Center located at 4900 W. Hallandale Beach Boulevard, Pembroke Park on February 8. Hallandale Beach which is estimated to have 27.7 of residents, who are un or under banked, is one of the targeted communities.
- **Financial Wellness Education:** As part of our Community Benefit Plan we are proposing to provide financial well being seminars for City residents at venues provided by the city which will be coordinated by our Hallandale Beach Branch Manager Maria Arra.
- **Hepburn Center:** Maria Arra and her team have also expressed interest in providing volunteer work for the City’s Hepburn Center to aid residents in need.
- **SunTrust Foundation:** Identification of Not for Profit organizations in the City limits for consideration of grants provided by the SunTrust Foundation.

- **Meeting between City officials and SunTrust to structure the Community Benefit Plan:**
Key members of the SunTrust Team: are Kim Cagiano, Sales & Marketing Manager; Beverly Kirton-Smith, Community Development Director, Maria Arra, Branch Manager, David Ross, Relationship Manager and Shane Smith Treasury Sales Officer; Connie Sanchez, SunTrust at Work Representative. Representatives of this group would plan to meet with City officials upon award of Banking Services to coordinate and formalize a Community Benefit Plan incorporating the above and exploring additional avenues to benefit the residents of the City of Hallandale Beach.