LightStream Named Exclusive Online Lender For Kelley Blue Book

Shoppers Can Finance Next Car, Truck or Motorcycle through Quick, Easy AnythingLoan

IRVINE, Calif. and ATLANTA, Sept. 15, 2014 /PRNewswire/ -- LightStream, a national online consumer lending division of SunTrust Bank (NYSE:STI), is the exclusive online lender for KBB.com, announces Kelley Blue Book (www.kbb.com), the only vehicle valuation and information source trusted and relied upon by both consumers and the automotive industry. The LightStream AnythingLoan provides KBB.com site visitors simple online financing that can be used for cars, trucks and motorcycles, anywhere in the United States.

"With LightStream, Kelley Blue Book now offers millions of car shoppers a seamless experience to apply for financing while they are researching their next vehicle on KBB.com," said Damon Bennett, vice president of eCommerce and data syndication for Kelley Blue Book. "Using LightStream, car shoppers can gain time and peace of mind moving forward with financing options directly on KBB.com in a smooth, convenient transition that gets them one step closer to owning their car of choice."

LightStream provides unsecured vehicle financing to KBB.com visitors upon approval. Qualified consumers can borrow between $5,000-$100,000 at terms of their choosing and at competitive fixed rates, starting as low as 1.99% APR with AutoPay for a new auto. LightStream loan applicants submit a short online form that only takes minutes to complete with little-to-no paperwork. In addition, approved borrowers can have funds deposited directly into their bank account, as soon as the same day of application, if certain conditions are met.

"LightStream delivers financing at competitive rates through an entirely online, streamlined process," saidGary Miller, business head of LightStream. "Kelley Blue Book helps shoppers research their options and decide what they want to buy. Together, KBB.com and LightStream let consumers focus their time on finding the car they want, instead of worrying about its financing."

About Kelley Blue Book (www.kbb.com)

Founded in 1926, Kelley Blue Book, *The Trusted Resource®*, is the only vehicle valuation and information source trusted and relied upon by both consumers and the automotive industry. Each week the company provides the most market-reflective values in the industry on its top-rated website KBB.com, including its famous Blue Book® Trade-In Values and Fair Purchase Price, which reports what others are paying for new and used cars this week. The company also provides vehicle pricing and values through various products and services available to car dealers, auto manufacturers, finance and insurance companies, and governmental agencies. Kelley Blue Book's KBB.com ranked highest in its category for brand equity by the 2014 Harris Poll EquiTrend® study and has been named Online Auto Shopping Brand of the Year for three consecutive years. Kelley Blue Book Co., Inc. is a Cox Automotive company.

About LightStream (www.lightstream.com), a Division of SunTrust Bank

LightStream is a national online lending division of SunTrust Bank, providing good- to excellent-credit customers with competitive rates and an outstanding customer experience. LightStream's proprietary technology offers consumers a virtually paperless loan application, underwriting, funding and servicing experience. In 2012, SunTrust Bank acquired the assets of online consumer lending company FirstAgain LLC and re-launched the business as LightStream.

SunTrust Banks, Inc., headquartered in Atlanta, is one of the nation's largest banking organizations, serving a broad range of consumer, commercial, corporate and institutional clients. As of June 30, 2014, SunTrust had total assets of$182.6 billion and total deposits of $133.3 billion. Through its flagship subsidiary, SunTrust Bank, the company operates an extensive branch and ATM network throughout the high-growth Southeast and Mid-Atlantic states and a full array of technology-based, 24-hour delivery channels. The company also serves clients in selected markets nationally. Its primary businesses include deposit, credit, trust and investment services. Through various subsidiaries the company provides mortgage banking, insurance, brokerage, investment management, equipment leasing and investment banking services.

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SOURCE Kelley Blue Book

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