



>: MORE BANG FOR YOUR BUCK: Want to find big profits in banking? The answer may be as easy as money in the bank.

Monday, March 20, 2006 / Jason Jovine

Good morning, afternoon, or night ladies and gens, depending on where you are located. I first of all wanted to say that since I have joined Tycoon Publishing, I have had the pleasure of learning this business inside and out.

I started in the customer service & sales department, and have had the pleasure of speaking with many of our subscribers directly, which has given me much insight into what is most important to you. I value your feedback and many of your kind words.

I will do my best to take much of what I have learned from you, and to convey this to the other members of Tycoon Publishing so that we can consistently improve our current and future products for you all. Your feedback DOES NOT fall on deaf ears, and we here at Tycoon are working diligently on lots of exciting stuff for our subscribers in the near future; **YOU WILL NOT BE DISAPPOINTED!**

You may be asking, why did I call this commentary MONEY IN THE BANK?

There is a simple answer: Having personally worked for one of the largest banks in the world, I know what banks mean to consumers. When you put your money in a bank, chances are you feel pretty darn sure that your money is safe & secure.

We'll I've got news for you: it isn't! **JUST KIDDING.** It is indeed very safe, as well as secure. I believe that the idea that I have for you this week is very safe and secure as well, and more importantly, has a whole lot of upside potential.

The stock that you want to own is SunTrust Banks, Inc. The symbol is (STI), and this stock trades on the New York Stock Exchange (NYSE).

The stock should be trading at or around \$77 per share when you read this. The reason you want to buy this stock is twofold. First and foremost, it is a fantastically well run bank with a lot of growth potential, and second, it is a likely takeover target.

You may have heard about the recent acquisition of North Fork Bancorp., Inc. (NFB) by Capital One Financial Corp. (COF). I think that consolidation is among us once again in this industry.

Many of us here at Tycoon made a killing with bank mergers and acquisitions in the early 1990's. I don't think that the bank plays will be as plentiful this time around, but there will be some good opportunities out there.

If you are more of a risk taker and/or can't afford to buy the stock outright, you may want to buy a call option instead.

If that sounds more up your alley, then here's the option that you want to buy: I would buy the call option with the symbol STIJO.X. The price should be at or around \$5.50 per option contract when you read this. The strike/exercise price for this option is \$75 dollars per share. This call option is for October 2006, so you have about seven months before it expires.

Until next time, ladies and gentlemen. I will leave you with one of my favorite quotes "Life is the endless pursuit of ceaseless desires."

Think about that and how it may relate to your own life ?

Bon Voyage



Jason Jovine
Chief Investment Officer

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