



Everyone Benefits.

Since 1872, BB&T has built a reputation for strength and stability through our commitment to our clients' success. This commitment includes serving as a true financial partner, providing the highest level of professional service to every client we serve. We extend that same level of attention to you and your coworkers through BB&T@Work, an exclusive and comprehensive package of traditional and nontraditional banking, loan and insurance services.

We invite you to experience the value of more than 140 years of shared knowledge today through BB&T@Work, offering valuable savings on a wide range of BB&T products and services when you open and maintain a BB&T@Work Checking account or Elite@Work Checking account:

- Exclusive discount on The Plus Package¹, which offers: savings on prescription drugs^{1a} and eye care through a vision plan^{1a}, \$10,000 accidental death and dismemberment insurance^{1b}, receive up to \$40 annually with Everyday Rebate Rewards^{1c}, and \$2,500 Identity Theft Insurance with Fraud Assistance^{1d}
- Access to comprehensive advisory services
- Access to retirement and investment information including 401(k) roll-over²
- Access to comprehensive, in-depth personal financial planning²
- Access to competitive quotes on auto and home insurance coverage³
- Financial education to assist you in achieving economic success and financial security
- BB&T Savings account to help you save for the future⁴

¹ A monthly Plus Package fee of \$1 applies in addition to any checking account maintenance fees.

^{1a} The Optum HealthAllies discount plan is administered by HealthAllies®, Inc., a discount medical plan organization. For a complete list of providers in your area, visit www.provider.optumhealthallies.com. The Optum HealthAllies discount plan is NOT insurance. The discount plan provides discounts at certain health care providers for medical services. The discount plan does not make payments directly to the providers of medical services. The discount plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc. is located at P.O. Box 10340, Glendale, CA 91209, 1-800-251-0003. The program and its administrators have no liability for providing or guaranteeing service or the quality of service rendered. MA residents: The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. The range of discounts for specified medical, pharmacy or ancillary services provided under the plan will vary depending upon the type of provider and the type of services received. The Vision Plan is not available in Florida.

^{1b} Special Program Note: Accidental Death and Dismemberment insurance is administered by Affinion Benefits. Accidental Death Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. The coverage described in this literature may not be available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions and limitations apply. Chubb, Box 1615, Warren, N.J. 07061-1615. This program is administered by Affinion Benefits Group, LLC.

^{1c} At the end of each quarter, send an Everyday Rebate Rewards request form and receipts for up to \$100 of purchases to receive 10 percent back for a total of up to \$10 each quarter (up to \$40 annually). Receipts must be a minimum of at least \$10 each quarter and membership must be active at time of purchase and redemption to receive a rebate.

^{1d} Identity Theft insurance is offered through an operating insurance entity of American International Group, Inc. Please refer to the Benefit Summary included in the membership kit for complete coverage, limitations, and exclusions. The Identity Theft insurance for residents of the state of New York is up to \$10,000.

² Investment solutions are provided by Branch Banking and Trust Company, BB&T Investment Services, Inc., and BB&T Scott & Stringfellow. BB&T Investment Services, Inc., is a wholly owned broker-dealer subsidiary of Branch Banking and Trust Company, Member FINRA/SIPC. BB&T Scott & Stringfellow is a division of BB&T Securities, LLC, Member FINRA/SIPC and wholly owned nonbank subsidiary of BB&T Corporation.

³ Insurance products are offered through BB&T Insurance Services, Inc., a subsidiary of BB&T Insurance Holdings, Inc.

Securities and insurance products or annuities sold, offered or recommended are: NOT A DEPOSIT, NOT FDIC INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY AND NOT GUARANTEED BY THE BANK.

⁴ A monthly maintenance fee applies. Qualifiers are available to avoid the fee. See your Personal Services Pricing Guide for details.

Choose the BB&T personal checking account that is best for you. All the BB&T@Work program savings and benefits come with the two accounts below.

	BB&T@Work Checking	BB&T Elite@Work Checking
One qualifier needed to waive monthly maintenance fee ⁵	\$500 combined ACH direct deposits per statement cycle	\$2,000 combined ACH direct deposits per statement cycle
Interest-bearing	No	Yes
ATM access	Unlimited BB&T ATM access	Unlimited BB&T ATM access and no BB&T fee for up to four nonBB&T ATM transactions ⁶
Check discounts	First order free	First order free plus free reorders of select styles
Safe box discounts		Free 3" x 5" or smaller safe deposit box or \$40 discount on other sizes
Stock trade discounts		Five percent discount on stock trades through BB&T Investments Services, Inc., discount brokerage
Additional benefits		Bonus rates on CDs and IRAs, unlimited money orders and official checks at no charge, incoming wire transfers at no charge and discounts on select loan products
24/7 banking	Unlimited online banking, bill payment, Mobile Banking and BB&T Alerts ⁷	
Mortgage discounts	A \$300 discount on a new BB&T home mortgage ^{8,9,10}	
Loan discounts	Interest rate discounts and no appraisal fee on home equity products and auto loans ⁸	
BB&T Visa® credit card	Competitive annual percentage rates (APRs) ⁸	
BB&T debit card	Provides easy access to your funds	

Enrolling is easy! For more information about BB&T@Work, contact your financial representative today or visit BBT.com/atwork.

⁵ BB&T@Work maintenance fee \$10 (\$8 in TX); BB&T Elite@Work maintenance fee \$30. Monthly maintenance fee waived when you meet one of the qualifiers each monthly statement cycle.

⁶ No BB&T fee for up to four non-BB&T ATM transactions per statement cycle. Other bank's surcharges may apply.

⁷ Your mobile carrier's text messaging and web access charges may apply.

⁸ Loans, lines of credit, and credit cards are subject to credit approval.

⁹ BB&T will pay the appraisal fee for a nonjumbo line of credit (less than or equal to \$417,000). If you pay off your BB&T Home Equity Line of Credit within 36 months from the date of origination, you may be required to remit the appraisal fee or other closing costs BB&T paid on your behalf.

¹⁰ Lender fee discount applied toward lender fees and is credited at closing. Offer may not be combined with any other mortgage offer.