

Dear Employees of Miami Dade County:

At BB&T, we are excited to offer Miami Dade County and all of its employees an exclusive banking benefits package of premium financial services. Through BB&T@Work, you have the opportunity to enjoy valuable savings and discounts on a wide range of BB&T products and services when a checking account is maintained:

- BB&T@Work checking at no cost when you leverage your direct deposit¹
- Personalized BB&T Debit Card with BB&T Deals²
- U by BB&T, our online and mobile banking platform
- Access to a Team of Financial Experts and
- BB&T Visa® credit card with competitive annual percentage rates (APRs)³
- Interest rate discounts on select loans³
- Access to retirement and investment information including 401(k) roll-over⁴
- Competitive quotes on auto and home insurance coverage⁵
- Access to a Team of Financial Experts to Assist you with achieving your Financial Wellness Goals
- Financial Education Seminars and Tools

To begin taking advantage of these outstanding BB&T@Work benefits, simply present your Miami Dade County Company ID Number to a BB&T representative today.

Company ID Number: 0094049

I encourage you to sign up for BB&T@Work today, and begin enjoying all of the exclusive benefits of the program. Should you have any questions, please contact me at the number listed below.

Sincerely,

Johnnie Mejia BB&T@Work Financial Wellness Adminsitrator Miami-Dade/Monroe Counties 305.924.1969

Enclosure

BB&T is a Member FDIC and Equal Housing Lender.
Loans are subject to credit approval. Only deposit products are FDIC insured.

NOT A DEPOSIT, NOT FDIC INSURED, NOT GUARANTEED BY A BANK, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY AND MAY LOSE VALUE.

© 2016, Branch Banking and Trust Company. All rights reserved.

^{*}BB&T assesses a non-client check cashing fee in all states excluding Georgia.

¹Monthly maintenance fee waived when you have combined ACH Direct Deposits totaling \$500 or greater per statement cycle for BB&T@Work Checking or combined ACH Direct Deposits totaling \$2,000 or more per statement cycle for BB&T Elite@Work Checking. In addition to direct deposit, other options for avoiding monthly fees are available. Visit your local financial center or speak with a BB&T representative for details.

² Fees and restrictions may apply for card personalization. Visit BBT.com/BBTDeals for more information about BB&T Deals.

³Loans, lines of credit and credit cards are subject to credit approval.

⁴ 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

⁵ 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: