

BB&T

@Work



## Everyone Benefits.

For more than 140 years, 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 co-workers through BB&T@Work, an exclusive and comprehensive package of traditional and nontraditional banking, loan and insurance services.

*BB&T@Work offers valuable savings on a wide range of BB&T products and services when you open and maintain a BB&T personal checking account.*

### Save on a variety of accounts and features.

- Monthly maintenance fee waived when qualifier is met on a BB&T@Work checking account <sup>1</sup>
- BB&T OnLine® Banking with Bill Payment
- BB&T Debit Card with Cash Rewards
- First order of any style checks of your choice at no charge
- 24/7 access to online statements at no charge

### Enjoy valuable discounts on loans and lines of credit.

- Interest rate discounts on home equity products and auto loans <sup>3</sup>
- No appraisal fee on home equity lines of credit <sup>3, 4</sup>
- A \$300 discount on a new BB&T mortgage loan <sup>3, 5</sup>
- BB&T Visa® Credit Card with competitive Annual Percentage Rates (APRs) <sup>3</sup>

### And much more!

- Discount on The Plus Package – premium savings, security, travel and entertainment benefits <sup>6</sup>
- Bank anywhere with Mobile Banking and Account Alerts <sup>7</sup>
- Access to comprehensive, in-depth personal financial planning <sup>8</sup>
- Access to retirement and investing information including 401(k) roll-over <sup>8</sup>
- Competitive quotes on auto and home insurance coverage <sup>9</sup>
- Financial education seminars to assist you in achieving economic success and financial security
- BB&T Easy Send (international money transfer product)
- Save for the future with a BB&T Regular Savings account <sup>2</sup>

### Enrolling is easy.

- Enroll at local BB&T financial center
- Enroll online at [BBT.com/atwork](http://BBT.com/atwork)

**In addition to the BB&T@Work benefits you are eligible to receive, you can add value to your banking relationship by adding The Plus Package.<sup>6</sup>**

## The Plus Package

### SECURITY

#### \$2,500 Identity Theft Insurance with Fraud Assistance<sup>†</sup>

- Gives insured members 24/7 coverage and access to assistance in the event you have been or suspect you may be a victim of identity theft.

#### \$10,000 Accidental Death and Dismemberment Insurance<sup>††</sup>

- Accidental Death and Dismemberment insurance covers against accidental loss of life, 24 hours a day. Coverage increases to \$100,000 when traveling as a passenger on a common carrier.

#### \$2,500 Dependent Child Coverage<sup>††</sup>

- Members receive 24-hour Accidental Death and Dismemberment insurance on each dependent child.

#### Payment Card Protection

- Simply call one toll-free number 24/7 to cancel lost or stolen cards, stop unauthorized purchases and request replacement cards.

### TRAVEL AND ENTERTAINMENT

#### Everyday Rebate Rewards

- Receive up to \$40 in rewards every year, just by submitting your receipts and vouchers for everyday purchases.

#### Online Local Savings

- Save big at your favorite local merchants with thousands of online discounts! Enjoy savings for you and your family on recreation, health and beauty, dining, auto and home services, shopping and more.

#### Bonus Travel

- Earn 5% cash bonuses when you travel. Just use our dedicated travel reservation service to book your next trip.

### HEALTH

#### Rx Advantage<sup>™</sup> Prescription Drug Program<sup>\*\*</sup>

- Save more than \$100 annually on prescription medications at participating pharmacies nationwide.

#### Vision Plan<sup>\*\*</sup>

- Receive discounts on eyewear and eye care at participating providers nationwide.

<sup>\*\*</sup>Medical discounts are not insurance. *Vision Plan not available in Florida.*

### BANKING

#### Free or discounted BB&T checks<sup>\*</sup>

- Free first order of any style checks of your choice and a \$6 discount on reorders.

**To enroll in The Plus Package, speak to a BB&T representative, stop by your local BB&T financial center or visit [BBT.com/pluspackage](http://BBT.com/pluspackage). You may also add The Plus Package to an existing personal checking account through BB&T OnLine<sup>®</sup> Banking.**

<sup>\*</sup>Shipping and handling charges may apply.

<sup>†</sup>-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. <sup>††</sup>- 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.

Branch Banking and Trust Company, Member FDIC.

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**To enroll, visit your local BB&T financial center or go online to [BBT.com/atwork](http://BBT.com/atwork).**

Branch Banking and Trust Company, Member FDIC and an Equal Housing Lender.  Only deposit products are FDIC insured.

1 Monthly maintenance fee waived when you have combined ACH Direct Deposits totaling \$500 or greater per statement cycle. 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 A monthly maintenance fee applies. Qualifiers are available to avoid the fee. See your Personal Services Pricing Guide for details.

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

4 BB&T will pay the appraisal fee for a non-jumbo 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.

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

6 A monthly Plus Package fee of \$3.95 applies.

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

8 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.

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

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