



## 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.

- Access to comprehensive advisory services
- Access to retirement and investment information including 401(k) roll-over<sup>1</sup>
- Access to comprehensive, in-depth personal financial planning<sup>1</sup>
- Access to competitive quotes on auto and home insurance coverage<sup>2</sup>
- Financial education to assist you in achieving economic success and financial security
- BB&T Savings account to help you save for the future<sup>3</sup>

<sup>1</sup> 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.

<sup>2</sup> 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, NOT GUARANTEED BY A BANK AND MAY GO DOWN IN VALUE.

<sup>3</sup> 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 <sup>4</sup>	\$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 non-BB&T ATM transactions <sup>5</sup>
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 <sup>10</sup>
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 alerts from BB&T <sup>6</sup>	
Mortgage discounts	A \$300 discount on a new BB&T home mortgage <sup>7,8,9</sup>	
Loan discounts	Interest rate discounts and no appraisal fee on home equity products and auto loans <sup>7</sup>	
BB&T credit card	Competitive annual percentage rates (APRs) <sup>7</sup>	
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](http://BBT.com/AtWork).**

<sup>4</sup> BB&T@Work maintenance fee \$10 (\$8 in TX); BB&T Elite@Work maintenance fee \$30. Monthly maintenance fee waived with combined ACH Direct Deposits totaling \$500 or more per statement cycle for BB&T@Work Checking or 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.

<sup>5</sup> No BB&T fee for up to four non-BB&T ATM transactions per statement cycle. Other bank's surcharges may apply.

<sup>6</sup> Your mobile carrier's text messaging and web access charges may apply.

<sup>7</sup> Loans, lines of credit, and credit cards are subject to credit approval.

<sup>8</sup> 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.

<sup>9</sup> Lender fee discount applied toward lender fees and is credited at closing. Offer may not be combined with any other mortgage offer.

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