

Exclusive Banking Opportunities.

BB&T@Work

Open a BB&T@Work checking account with direct deposit¹, and you'll receive an exclusive bundle of premium discounts and savings on BB&T products and services - offered to you through your employer.

SAVE ON A VARIETY OF ACCOUNTS AND FEATURES.

- Monthly maintenance fee waived with direct deposit¹
- Free BB&T OnLine® Banking with OnLine Bill Payment
- BB&T Check Card with Cash Rewards
- Free first order of any style checks of your choice
- Free online statements²
- Regular Savings with no minimum balance requirement³

AND MUCH MORE!

- Discount on The Plus Package – premium savings, security, travel and entertainment benefits⁶
- Competitive quotes on auto and home insurance coverage⁷
- Free Financial Education seminars
- Free BB&T Easy Send (international money transfer product)
- Free Mobile Banking and Account Alerts⁸

ENJOY VALUABLE DISCOUNTS ON LOANS AND LINES OF CREDIT.

- 0.25% interest rate discount on home equity loans/lines and auto loans
- Closing cost discounts on home equity loans/lines
- \$300 discount on a new BB&T mortgage loan⁴
- BB&T Visa® Platinum Credit Card with optional BB&T Rewards⁵

ENROLLING IS EASY.

- Enroll at local BB&T financial center
- Enroll online at 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.

The Plus Package

SECURITY

\$2,500 Identity Theft Insurance with Fraud Assistance[†]

- 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^{††}

- 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^{††}

- 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™ Prescription Drug Program^{**}

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

Coast To Coast Vision Plan^{**}

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

^{**}Medical discounts are not insurance.

BANKING

Discounted checks^{*}

- 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. You may also add The Plus Package to an existing personal checking account through BB&T OnLine® Banking.

^{*}Shipping and handling charges may apply.

[†]Identity Theft Insurance is offered through the insurance company named on the Benefit Summary included in the membership kit. Please refer to the summary for complete coverage, limitations, and exclusions. The Identity Theft Insurance for residents of the state of New York is up to \$10,000. ^{††}- Special Program Note: Accidental Death and Dismemberment Insurance is administered by Affinion Benefits Group and is underwritten by Hartford Life Insurance Company. A portion of the monthly membership dues, if applicable, will be used to pay the insurance premium to the plan administrator. As a member, you'll automatically receive new benefits as they are added to your program. Coverage is divided equally among co-owners of joint accounts. The 24-hour Accidental Death and Dismemberment Insurance benefit reduces by half at age 70. The Dismemberment Coverage is paid as a percentage of the 24-hour coverage.

© 2010 BB&T, Member FDIC.

To enroll, visit your local BB&T financial center or go online to BBT.com/atwork.

1 Monthly Maintenance Fee waived with direct deposit when you set up one monthly ACH Direct Deposit of \$100 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 Paper statement fee applies in South Carolina, Kentucky and Indiana. See Personal Services Pricing Guide.

3 No maintenance fee on a Savings account with automatic transfer from checking account.


4 Lender fee discount applied toward lender fees and is credited at closing. Subject to credit approval.

5 BB&T credit cards are subject to credit approval and are issued by BB&T Financial, FSB, a subsidiary of BB&T Corporation. Member FDIC.

6 Plus Package fee of \$3.95 per month.

7 Insurance Products are offered through BB&T Insurance Services, Inc., a wholly owned subsidiary of Branch Banking & Trust Company and may not be available in all states. Insurance Products are: NOT A DEPOSIT, NOT FDIC INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY AND NOT GUARANTEED BY THE BANK.

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

Deposit and loan products are offered through Branch Banking and Trust Company, Member FDIC and an Equal Housing Lender . Loans are subject to credit approval. Only deposit products are FDIC insured.

All accounts are subject to bank approval.