

BB&T
TAMLink®



INSTANT ACCESS TO YOUR INVESTMENT STATEMENTS ONLINE

BB&T
INSTITUTIONAL SERVICES

Get these benefits

from BB&T TAMLink

- Round-the-clock access
- Convenience
- Daily updates
- Reduced paper clutter
- Customized reporting
- Download statements to your own PC spreadsheet programs
- Security
- Support (normal business hours)*
- No fee (free in exchange for not printing interim statements)

* TAMLink access is available 24 hours a day; however, “human help” (example: lost/forgotten passwords) is available during normal business hours.

Not a deposit • Not FDIC insured • Not guaranteed by the bank
Not insured by any government agency • May lose value

BB&T TAMLink

With 24-hour access to your BB&T investment account data via the Internet, you can control when, where and how you view your BB&T Institutional Services account statements.

View your account directly from the security and convenience of your personal computer just by going to the BB&T Institutional Services Web page and using your unique BB&T TAMLink User ID and Password.



BB&T TAMLink

No longer do you have to wait for the mail to check the status of your investment account at BB&T. With TAMLink, your unique User ID and Password, you can review, download and print account information — and you won't have to wait until month's end to view recent transactions.

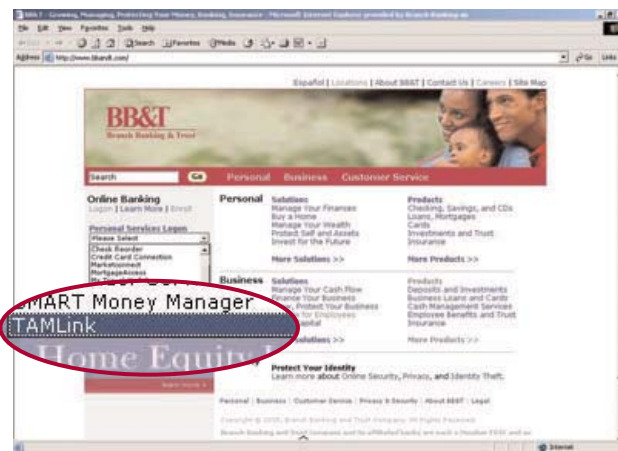
TAMLink is timely, with data updated to your file when your transaction settles (usually within three business days after your trading notice/request).

How to access BB&T TAMLink

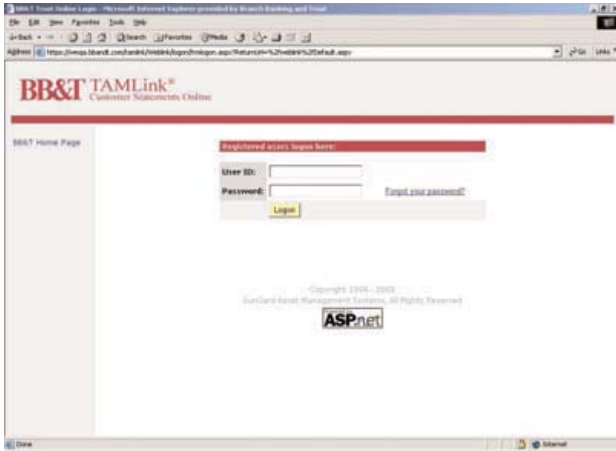
- 1 Enter at www.bbandt.com.



- 2 Select **TAMLink** from the Business Services Logon menu.



3 Enter your unique User ID and Password.

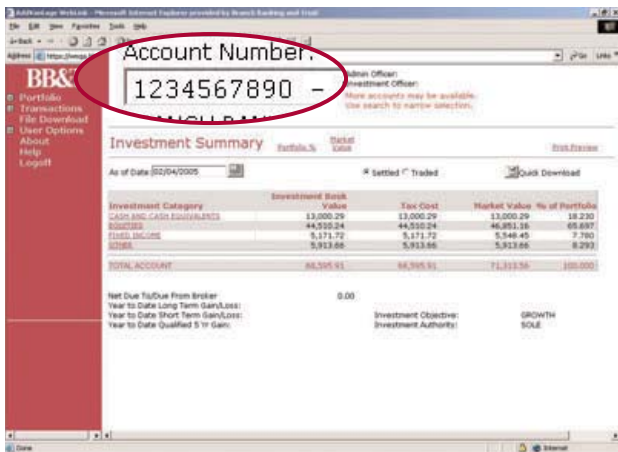


This User ID and Password will provide you with initial access to your account, where you will be prompted to provide a new password known only to you. Each User ID and Password must contain a minimum of eight characters and each must include a combination of numbers and letters. You will be prompted to update your password every 30 days.

User ID

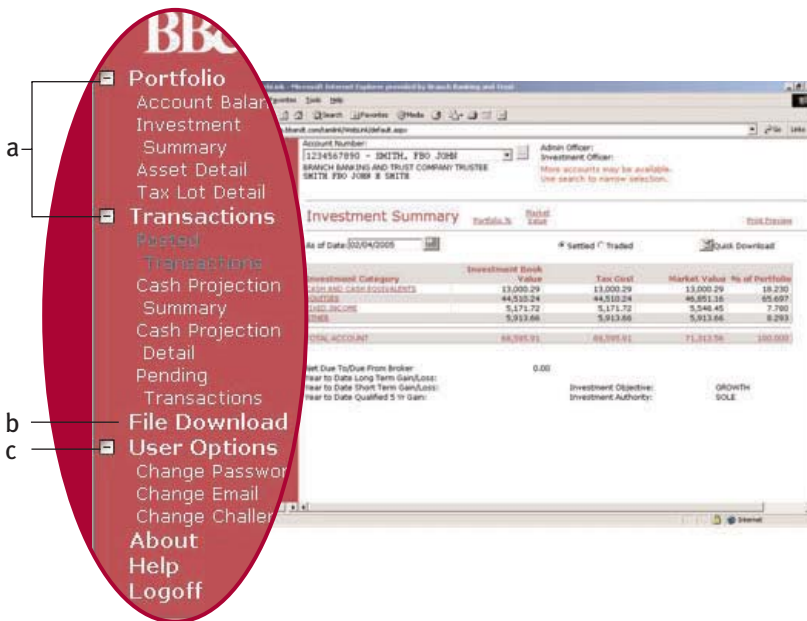
Password

4 Select the account you wish to view.



5 From the main menu, you can choose from the following options:

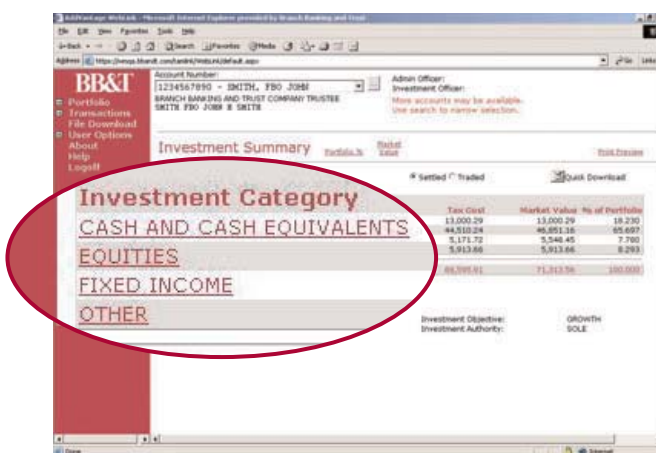
- a. View accounts using one of six account, portfolio, or transaction-based reports.
- b. Download account information to your computer for further manipulation of data and electronic archiving.
- c. Update password and/or e-mail address.



6 View portfolio information in a graphical format. Select **Portfolio %** to view the account by the percentage in each investment category, or select **Market Value** to see the dollar value of the account by category.

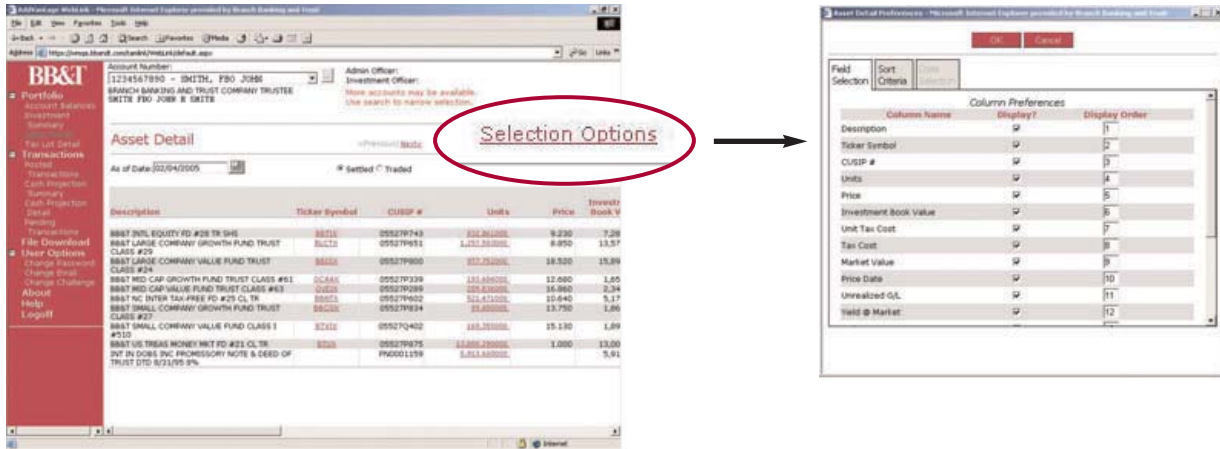


7 Select **Investment Category** to view details of underlying assets, and then you can access tax lot information. (The *Other* category denotes assets not distinctly recognized by the system, such as coins, jewelry and collectables.)

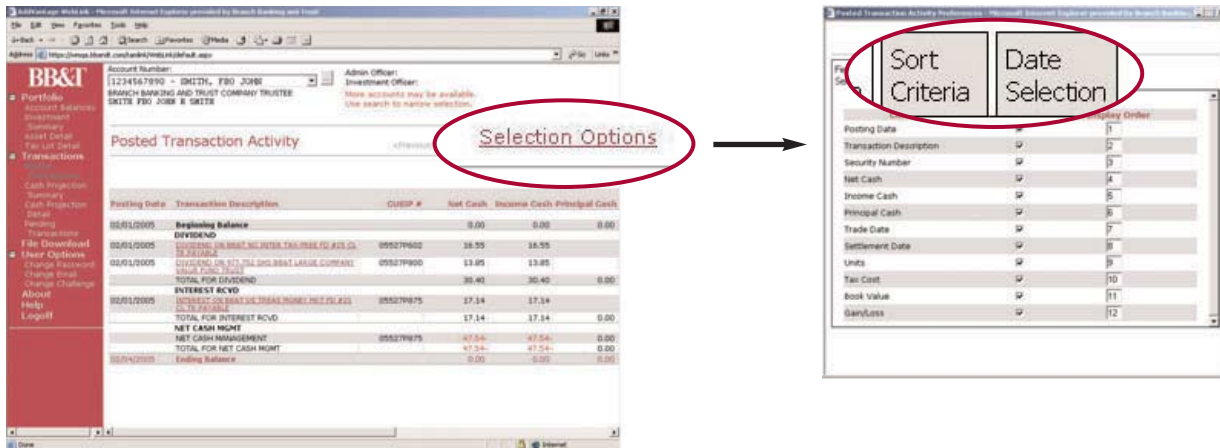


8 In addition to standard formats, BB&T TAMLink allows you to customize the views for your asset and transaction reports.

A Create a customized view of your Asset Detail (Settled) report by clicking on **Selection Options**. You can choose what information you wish to see as well as the order in which it is displayed.



B Your Posted Transaction Activity report can be customized by selecting the time period you wish to view* and the order that it is displayed.



* Limited to up-to-12 months of account history.

Free service

TAMLink is free to BB&T Institutional Services customers who choose to replace their mailed statements with TAMLink. For customers choosing both TAMLink's Internet access and mailed statements, a cost per mailed statement will be charged.

Sign up

To sign up for TAMLink, call your BB&T Institutional Services consultant and start viewing your investment statements online, "real time."

BB&T
TAMLink

Technical requirements: A personal computer with Internet access running a popular browser program (versions such as Microsoft Internet Explorer 5.01 with Service Pack 1 or higher or Netscape Navigator 4.1 or higher). The number of securities and transactions in your portfolio, and the capacity of your computer, dataline, browser and ISP may affect the speed of retrieval of account data to your computer screen.

BB&T

INSTITUTIONAL SERVICES