

## BB&T Financial, FSB Credit Card Disclosure

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> introductory APR for twelve months. After that, your APR will be between [1] <b>8.15%</b> and <b>14.15%</b> . This APR will vary with the market based on the Prime Rate*. Or between [2] <b>13.90%</b> and <b>15.90%</b> fixed rate. The pricing you receive will be determined upon review of your application, credit history, and banking relationship.
<b>APR for Balance Transfers</b>	<b>0.00%</b> introductory APR for twelve months. After that, your APR will be between [1] <b>8.15%</b> and <b>14.15%</b> . This APR will vary with the market based on the Prime Rate*. Or between [2] <b>13.90%</b> and <b>15.90%</b> fixed rate. The pricing you receive will be determined upon review of your application, credit history, and banking relationship.
<b>APR for Cash Advances</b>	Between [1] <b>8.15%</b> and <b>14.15%</b> . This APR will vary with the market based on the Prime Rate*. Or between [2] <b>13.90%</b> and <b>15.90%</b> fixed rate. The pricing you receive will be determined upon review of your application, credit history, and banking relationship.
<b>Penalty APR</b>	None.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any Interest on Purchases if you pay your entire balance by the due date each month. We will begin charging Interest on Cash Advances and Balance Transfers on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged Interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

Fees	
<b>Annual Fee</b>	None.
<b>Transaction Fees</b>	None.
<ul style="list-style-type: none"> <li>• Purchases</li> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<ul style="list-style-type: none"> <li>3% of each advance (<b>\$10 minimum; \$99 maximum</b>).</li> <li>3% of each advance (<b>\$10 minimum; \$99 maximum</b>).</li> <li>3% of the U.S. dollar amount of each transaction made in a foreign currency and any transaction made in U.S. dollars that is processed outside of the United States.</li> </ul>
<b>Penalty Fees</b>	Up to \$35**.
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Limit</li> <li>• Returned Payment</li> </ul>	<ul style="list-style-type: none"> <li>None.</li> <li>None.</li> </ul>
<b>Other Fees</b>	\$5 with a \$100 maximum per occurrence.
<ul style="list-style-type: none"> <li>• Statement Copy Fee</li> <li>• Customer Requested Expedited Service Fee</li> </ul>	<ul style="list-style-type: none"> <li>\$25.</li> </ul>

\*The rate for Purchases, Balance Transfers and Cash Advances is determined monthly by adding between 4.9% and 10.9% to Prime Rate.

\*\*Your account will be charged a late fee of up to \$25.00 the first time your payment is not received by the due date. After that, any late payment during the next six billing cycles will result in a late fee of up to \$35.00. No late fee will be more than your Total Minimum Payment due.

**Optional BB&T Rewards Annual Fee:** \$9. Fee is waived for the first year (the first 12 billing cycles) and waived annually thereafter if you spend \$2,400 per year in net Purchases. Fees, Interest, Balance Transfers and Cash Advances are not included in net Purchases.

**How We Will Calculate your Balance:** We use a method called "average daily balance (including new purchases)." See your Cardholder Agreement for more details.

**Variable Rate Information:** The Prime Rate used to determine your APR is a variable rate and is the highest prime rate published in the "Money Rates" section of the Eastern edition of The Wall Street Journal as of the last day of the month. In the event a rate is not published on the last day of the month, the rate published most recently prior to that date will be the effective rate. Prime Rate changes will then take effect on the first day of the next billing cycle.

The information stated above is accurate as of 03/01/11; however, this information is subject to change. To obtain information about changes in the above disclosures, contact your local BB&T financial center or write: BB&T Financial, FSB, PO Box 698, Wilson, NC 27894-0698, or call **(800) 476-4228**.

**Bank Secrecy Act Notice: Important Information Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**FCRA Risk-Based Pricing Notice:** The terms offered are set based in whole or in part on information obtained in a report from the consumer reporting agency listed below. Effective December 1, 2004, you have a right under the Fair Credit Reporting Act to obtain a free copy of the report from the consumer reporting agency: Equifax Information Services, LLC, Mail drop H-13, 1550 Peachtree Street, Atlanta, GA 30309, (800) 685-1111.

**PRESCREEN & OPT-OUT NOTICE:** This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the Consumer Reporting Agencies toll free, (888) 567-8688; or write Equifax Options, PO Box 740123, Atlanta, GA 30374; Trans Union, Name Removal Option, PO Box 505, Woodlyn, PA 19094; Experian Credit Marketing Opt-Out, PO Box 919, Allen, TX 75013.

Credit cards are issued by BB&T Financial, FSB, a subsidiary of BB&T Corporation. Member FDIC.

By providing a wireless telephone (cell phone) number to us on this application, or by providing such a number to us or any of our affiliates or agents at any other time, you give consent to receive autodialed and/or prerecorded messages or other calls to that number. These may include collection calls and could come from us, our agents, affiliates, or a third party debt collector collecting debts on our behalf. You also give consent to receive such calls should we obtain your cell phone number from any other source.