



# **Business Services Product and Pricing Guide**

*Alabama, District of Columbia, Florida, Maryland, North Carolina, South Carolina,  
Tennessee, Texas, Virginia and West Virginia*

Effective February 10, 2019

## Welcome to BB&T

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Since 1872, our mission has been to help our clients achieve their financial hopes and dreams. To help you better understand your business deposit accounts, we are pleased to present you with this Business Services Product and Pricing Guide.

Designed to provide you with clear and concise information, the Business Services Product and Pricing Guide outlines the requirements, benefits and fees associated with your deposit accounts. It also explains when fees may be charged and how certain fees may be avoided. Please note all prices are subject to change. Products, services and prices may vary by state.

If you have questions about a fee in this Pricing Guide or a product, please contact BB&T at 800-BankBBT or 800-226-5228 or visit us at BBT.com.



Donna Goodrich,  
Senior Executive Vice President  
BB&T Deposits and Operations Manager

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## Account and Client Information

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|   |                  |
|---|------------------|
| Phone 24- Account Assistance/Customer inquiry | 800-226-5228     |
| Treasury Services Client Support              | 800-774-8179     |
| Open an Account Online                        | BBT.com/Business |

# BB&T Business Packaged Checking Solutions

## Business Value 50 Checking

Ideal For: Sole Proprietorships and start-ups with limited monthly check transactions and/or cash deposits.

|   |                |
|---|----------------|
| <b>Opening Deposit</b> .....  | \$50.00        |
| <b>Monthly Maintenance Fee</b> .....  | No Charge      |
| <b>Paper Statement Fee</b> .....  | \$3.00/monthly |
| <ul style="list-style-type: none"> <li>▪ To avoid the paper statement fee, choose online-only statements in BB&amp;T Small Business Online Banking</li> </ul>   |                |
| <b>Transaction Fee</b>  |                |
| <ul style="list-style-type: none"> <li>▪ Debits, Credits and Items Deposited                             <ul style="list-style-type: none"> <li>▪ First 50 combined items<sup>d</sup>..... No Charge</li> <li>▪ Fee per combined items over 50..... \$0.50</li> </ul> </li> <li>▪ Coin and Currency Deposited, \$3,500 or less..... No Charge</li> <li>▪ Coin and Currency, greater than \$3,500 (Per \$1,000)..... \$2.50</li> <li>▪ Coin and Currency, greater than \$3,500 (Per \$1,000) (SC Only)..... \$2.00</li> <li>▪ Coin and Currency, greater than \$3,500 (Per \$1,000) (WV Only)..... \$1.50</li> </ul> |                |

### Interest

This is a non-interest bearing account

### Product Specific Benefits

- \$25 discount on first order of checks
- For online services, you can choose between BB&T Small Business OnLine<sup>®</sup> and unlimited bill payment, or BB&T CashManager OnLine<sup>®</sup> for more sophisticated electronic banking needs
- Access to Treasury Services
- Merchant Services (next business day funding)

## Business Value 200 Checking / Basic Public Fund Checking

Ideal For: Small businesses with low monthly check transactions and/or cash deposits.

|  |          |
|--|----------|
| <b>Opening Deposit</b> .....   | \$100.00 |
| <b>Monthly Maintenance Fee</b> .....   | \$12.00  |
| (No monthly maintenance fee for the first 65 days)   |          |
| <ul style="list-style-type: none"> <li>▪ To avoid monthly maintenance fee:                             <ul style="list-style-type: none"> <li>▪ \$1,500 average monthly balance (Business Value 200 Checking/Basic Public Fund Checking) <b>OR</b></li> <li>▪ \$6,000 combined average monthly balances in checking accounts (business/public fund/personal), money market savings accounts (business/public fund/personal) and/or outstanding balances on business/personal BB&amp;T credit cards<sup>b</sup> <b>OR</b></li> <li>▪ A qualifying transaction from a BB&amp;T Merchant Services account<sup>c</sup> <b>OR</b></li> <li>▪ Use your BB&amp;T Business Debit Card and/or Business Credit Card to make at least \$1,000 in eligible purchases each month<sup>c</sup></li> </ul> </li> </ul> |          |
| <b>Transaction Fees</b>  |          |
| <ul style="list-style-type: none"> <li>▪ Debits, Credits and Items Deposited                             <ul style="list-style-type: none"> <li>▪ First 200 combined items<sup>d</sup>..... No Charge</li> <li>▪ Fee per combined items over 200..... \$0.50</li> </ul> </li> <li>▪ Coin and Currency Deposited, \$10,000 or less..... No Charge</li> <li>▪ Coin and Currency, greater than \$10,000 (Per \$1,000)..... \$2.50</li> <li>▪ Coin and Currency, greater than \$10,000 (Per \$1,000) (SC Only)..... \$2.00</li> <li>▪ Coin and Currency, greater than \$10,000 (Per \$1,000) (WV Only)..... \$1.50</li> </ul>  |          |

### Interest

This is a non-interest bearing account

### Product Specific Benefits

- No maintenance fee Bright Banking personal account for one business client. (Note: the benefit does not apply if the Business Value 200 checking account closes.)
- \$50 discount on first order of checks
- For online services, you can choose between BB&T Small Business OnLine<sup>®</sup> and unlimited bill payment, or BB&T CashManager OnLine<sup>®</sup> for more sophisticated electronic banking needs
- Access to Treasury Services
- Merchant Services (next business day funding)

<sup>A</sup> Subject to credit approval.

<sup>B</sup> Subject to business type and credit approval. A BB&T Merchant Services qualifying transaction is a payment card settlement (e.g., Visa<sup>®</sup>, MasterCard<sup>®</sup>, American Express<sup>®</sup> or Discover<sup>®</sup>) from a BB&T Merchant account deposited to a linked BB&T checking account at least once for Business Value 200/Basic Public Fund Checking and at least twice for Business Value 500 Checking during the monthly statement cycle.

<sup>C</sup> BB&T debit cards are automatically available for BB&T business checking accounts. BB&T business credit cards are subject to credit approval. Qualifying purchases from BB&T Business credit cards are eligible. Purchases made with BB&T Corporate, Purchasing and Fleet credit cards are excluded. Eligible purchase amount threshold is calculated as follows: the business debit card purchase amount (returns will reduce the purchase amount) from the activity on your last deposit statement combined with the business credit card purchase amount (balance owed) from your last credit card statement. The following transactions performed on debit and/or credit cards do not apply: a) ATM b) refunds, returns or other adjustments c) cash advances or purchases of cash-like items, such as money orders, official checks, traveler's checks, access checks and foreign currency d) balance transfers and convenience checks e) fees of any kind such as cash advance fees, balance transfer fees, late payment fees, annual fees, over-limit fees, foreign transaction fees, insurance charges, returned check fees, enrollment fees, nonsufficient funds (NSF) fees and related service and unauthorized charges.

<sup>D</sup> Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).

<sup>E</sup> Non-BB&T ATM fee is waived (maximum of two per statement cycle). Fees from the non-BB&T ATM provider may apply.

# BB&T Business Packaged Checking Solutions

## Business Value 500 Checking

Ideal For: Businesses with moderate to high monthly checking activity and/or cash deposits.

|  |           |
|--|-----------|
| <b>Opening Deposit</b> .....   | \$100.00  |
| <b>Monthly Maintenance Fee</b> .....   | \$25.00   |
| (No monthly maintenance fee for the first 65 days)   |           |
| ■ To avoid monthly maintenance fee:  |           |
| ■ \$15,000 average monthly balance (Business Value 500 Checking) <b>OR</b>   |           |
| ■ \$35,000 combined average monthly balances in checking accounts (business/public fund/personal), money market savings accounts (business/public fund/personal), business CDs and/or outstanding balances on business/personal BB&T credit cards <sup>A</sup> <b>OR</b> |           |
| ■ At least two qualifying transactions from a BB&T Merchant Services account <sup>B</sup> <b>OR</b>  |           |
| ■ Use your BB&T Business Debit Card and/or Business Credit Card to make at least \$2,500 in eligible purchases each month <sup>C</sup>   |           |
| <b>Transaction Fees</b>  |           |
| ■ Debits, Credits and Items Deposited  |           |
| ■ First 500 combined items .....   | No Charge |
| ■ Fee per combined items over 500 .....  | \$0.50    |
| ■ Coin and Currency Deposited, \$30,000 or less .....  | No Charge |
| ■ Coin and Currency, greater than \$30,000 (Per \$1,000) .....   | \$2.50    |
| ■ Coin and Currency, greater than \$30,000 (Per \$1,000) (SC Only) .....   | \$2.00    |
| ■ Coin and Currency, greater than \$30,000 (Per \$1,000) (WV Only) .....   | \$1.50    |
| <b>Interest</b>  |           |
| This is a non-interest bearing account   |           |
| <b>Product Specific Benefits</b>   |           |
| ■ No maintenance fee Elite Gold personal account for one business client (Elite @Work if applicable) (Note: the benefit does not apply if the Business Value 500 checking account closes.)   |           |
| ■ No Automatic Overdraft Protection Transfer Fee.  |           |
| ■ Two non-BB&T ATM transactions per statement cycle with no fee from BB&T <sup>E</sup>   |           |
| ■ \$100 discount on first order of checks  |           |
| ■ For online services, you can choose between BB&T Small Business OnLine <sup>®</sup> and unlimited bill payment, or BB&T CashManager OnLine <sup>®</sup> for more sophisticated electronic banking needs  |           |
| ■ Access to Treasury Services  |           |
| ■ Merchant Services (next business day funding)  |           |

<sup>A</sup> Subject to credit approval.

<sup>B</sup> Subject to business type and credit approval. A BB&T Merchant Services qualifying transaction is a payment card settlement (e.g., Visa<sup>®</sup>, MasterCard<sup>®</sup>, American Express<sup>®</sup> or Discover<sup>®</sup>) from a BB&T Merchant account deposited to a linked BB&T checking account at least once for Business Value 200/Basic Public Fund Checking and at least twice for Business Value 500 Checking during the monthly statement cycle.

<sup>C</sup> BB&T debit cards are automatically available for BB&T business checking accounts. BB&T business credit cards are subject to credit approval. Qualifying purchases from BB&T Business credit cards are eligible. Purchases made with BB&T Corporate, Purchasing and Fleet credit cards are excluded. Eligible purchase amount threshold is calculated as follows: the business debit card purchase amount (returns will reduce the purchase amount) from the activity on your last deposit statement combined with the business credit card purchase amount (balance owed) from your last credit card statement. The following transactions performed on debit and/or credit cards do not apply: a) ATM b) refunds, returns or other adjustments c) cash advances or purchases of cash-like items, such as money orders, official checks, traveler's checks, access checks and foreign currency d) balance transfers and convenience checks e) fees of any kind such as cash advance fees, balance transfer fees, late payment fees, annual fees, over-limit fees, foreign transaction fees, insurance charges, returned check fees, enrollment fees, nonsufficient funds (NSF) fees and related service and unauthorized charges.

<sup>D</sup> Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).

<sup>E</sup> Non-BB&T ATM fee is waived (maximum of two per statement cycle). Fees from the non-BB&T ATM provider may apply.

# BB&T Business Packaged Checking Solutions

## Commercial Suite Checking

Ideal For: Businesses and non-profits with moderate to high monthly checking activity, and/or cash deposits and/or access to treasury services

**Opening Deposit** .....\$100.00

**Monthly Maintenance Fee** .....\$75.00

(No Monthly maintenance fee for the first 65 days)

To avoid monthly maintenance fee:

- \$75,000 average monthly balance in Commercial Suite Checking

### Transaction Fees

- Debits, Credits and Items Deposited
  - First 1,000 combined items<sup>A</sup> ..... No Charge
  - Fee per combined items over 1,000 .....\$0.40
  - Coin and Currency Deposited, \$50,000 or less ..... No Charge
  - Coin and Currency, greater than \$50,000 (Per \$1,000) .....\$3.00

### Interest

This is a non-interest bearing account.

### Product Specific Benefits

- Incoming Domestic Wires
  - First four (4) wires ..... No Charge
  - Fee per wire over four (4) ..... \$25.00 each
- Commercial Online Banking - CashManager OnLine<sup>®</sup>
  - CashManager OnLine Access .....\$0.00 per client ID
  - Previous Day Information Reporting - Account Fee
    - First 3 accounts ..... No Charge
    - Fee per number of accounts between 4 and 10 ..... 10.00 per account
    - Fee per number of accounts greater than 10 ..... \$7.00 per account
  - Previous Day Information Reporting - Transaction Fee
    - First 1,000 placed items (across all accounts) ..... No Charge
    - Fee per item over 1,000 .....\$0.35
  - Current Day Information Reporting - Account Fee ..... No Charge
  - Current Day Information Reporting - Transaction Fee ..... No Charge
  - Stop Payment - Maintenance Fee ..... No Charge
    - 6 mo. - 1 yr. ....\$20.00 per each stop payment
    - 18 mo. - 2 yr. ....\$25.00 per each stop payment
    - 3 yr. - 7 yr. ....\$30.00 per each stop payment
  - CashManager OnLine Unlimited Account Transfers ..... No Charge
  - CashManager OnLine Image Access/Retrieval ..... No Charge
  - CashManager OnLine Check Management ..... No Charge
- ACH origination<sup>B</sup> including Same-Day ACH from CashManager OnLine<sup>®</sup> .....No Charge Monthly Maintenance Fee
- Automatic Overdraft Protection Transfer Fee ..... No Charge
- No monthly maintenance fee for up to two other qualifying business checking accounts<sup>C</sup>
- \$100 discount on first order of business checks
- Next Morning Funding for Merchant<sup>D</sup>
- No annual fee Business Credit Card<sup>E</sup>

<sup>A</sup> Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).

<sup>B</sup> ACH origination is subject to business type and credit approval. Other ACH Origination fees apply. Please consult with BB&T Payment Consultant best option and pricing for the business needs.

<sup>C</sup> Qualifying accounts are BV 500 and Business Analyzed Checking. The benefit is per relationship only (not per account). The benefit does not apply if the Commercial Suite Checking checking account closes or if changed to a different product type.

<sup>D</sup> Only accounts funding to a BB&T deposit account will receive next-morning funds availability. Next-morning funds availability for business days only; Friday, Saturday and Sunday batches will be available on Monday mornings.

Merchant services subject to business type and credit approval.

<sup>E</sup> No-fee credit card feature does not include the Spectrum Travel Rewards for Business credit card. Credit Cards subject to business type and credit approval.

## Business Analyzed Checking / Public Fund Analyzed Checking

**Ideal For:** Businesses with high checking balances and transaction activity and/or cash management needs (such as ACH, Wire, Remote Deposit, Lockbox, etc.) who want an earnings credit on balances to reduce or eliminate service charges.

|   |          |
|---|----------|
| Opening Deposit .....   | \$100.00 |
| Monthly Maintenance Fee .....                                     | \$21.00  |
| Monthly Maintenance Fee (WV Only) .....                           | \$17.00  |
| <b>Transaction Fees</b>   |          |
| ▪ Credits   |          |
| ▪ Credits posted .....  | \$0.90   |
| (This refers to any credits, including paper and electronic)      |          |
| ▪ Credits posted (WV Only) .....                                  | \$0.50   |
| ▪ Deposited Items – per item .....                                | \$0.15   |
| (In addition to credits posted)                                   |          |
| ▪ ACH (Automated Clearing House) Received Credit – per item ..... | \$0.20   |
| ▪ Debits  |          |
| ▪ Check Paid – per item .....                                     | \$0.20   |
| ▪ Other Debit – per item .....                                    | \$0.20   |
| ▪ ACH (Automated Clearing House) Received Debit – per item .....  | \$0.20   |
| ▪ Coin and Currency, Per \$1,000 Deposited .....                  | \$2.00   |

### Interest

This is a non-interest bearing account

### Product Specific Benefits

- Service charges may be reduced or eliminated through an earnings credit.<sup>A</sup>
- The ability to group multiple Business Analyzed Checking accounts allows a consolidated analysis of balances and services to reduce or cover your service costs.
- The prices listed for Business Analyzed Checking are also applicable to Collateral Reserve Checking, Intercompany Checking and Public Special Money rate Checking
- Wide variety of cash management services such as CashManager OnLine®, BB&T OnSite Deposit®, ACH Preauthorized Draft Services, Wires, Lockbox Services,
- No-fee, monthly analysis statement, including detailed information regarding checking and cash management services separate from your deposit statement.
- For online services, you can choose between BB&T CashManager OnLine® for more sophisticated electronic banking needs, or BB&T Small Business OnLine® with unlimited bill payment
- Merchant Services (next business day funding)

## Earnings<sup>2</sup> Checking / Earnings<sup>2</sup> Checking - Public Fund

**Ideal For:** Businesses with high checking balances and transaction activity and/or cash management needs (such as ACH, Wire, Remote Deposit, Lockbox, etc.) who want an earnings credit on balances to reduce or eliminate service charges and earn interest.

|   |          |
|---|----------|
| Opening Deposit .....   | \$100.00 |
| Monthly Maintenance Fee .....                                     | \$27.00  |
| <b>Transaction Fees</b>   |          |
| ▪ Credits   |          |
| ▪ Credits posted .....  | \$0.90   |
| (This refers to any credits, including paper and electronic)      |          |
| ▪ Deposited Items – per item .....                                | \$0.15   |
| (In addition to credits posted)                                   |          |
| ▪ ACH (Automated Clearing House) Received Credit – per item ..... | \$0.20   |
| ▪ Debits  |          |
| ▪ Check Paid – per item .....                                     | \$0.22   |
| ▪ Other Debit – per item .....                                    | \$0.22   |
| ▪ ACH (Automated Clearing House) Received Debit – per item .....  | \$0.20   |
| ▪ Coin and Currency, Per \$1,000 Deposited .....                  | \$2.00   |

### Interest

- For Earnings<sup>2</sup> Checking accounts, interest is based on simple interest and credited to the account on the first business day after the 20th of the following month
- Variable rate that can change at any time at the Bank's discretion

### Product Specific Benefits

- Service charges may be reduced or eliminated through an earnings credit<sup>A</sup> and interest is paid on excess balances above those needed to offset service charges.
- The ability to group multiple Earnings<sup>2</sup> Checking accounts allows a consolidated analysis of balances and services to reduce or cover your service costs.
- Wide variety of cash management services such as CashManager OnLine®, BB&T OnSite Deposit®, ACH Preauthorized Draft Services, Wires, Lockbox Services,
- No-fee, monthly analysis statement, including detailed information regarding checking and cash management services separate from your deposit statement.
- For online services, you can choose between BB&T CashManager OnLine® for more sophisticated electronic banking needs, or BB&T Small Business OnLine® with unlimited bill payment
- Merchant Services (next business day funding)

<sup>A</sup> Earnings Credit (ECR) is calculated by applying the earnings credit rate to the average positive collected balance for services in the account. The earnings credit rate is determined by the Bank and is subject to change at the Bank's discretion.

# BB&T Interest Checking Solutions

## Business Interest Checking / Public Fund Interest Checking

Ideal For: Small Business and non-profit organizations that want to earn interest.

|   |  |
|---|--|
| <b>Opening Deposit</b> .....  | \$100.00   |
| <b>Monthly Maintenance Fee</b> .....  | \$15.00  |
| <ul style="list-style-type: none"> <li>▪ To avoid monthly maintenance fee:             <ul style="list-style-type: none"> <li>▪ \$6,000 average monthly balance</li> </ul> </li> </ul>  |  |
| <b>Transaction Fees</b>   |  |
| <ul style="list-style-type: none"> <li>▪ Debits, Credits and Items Deposited             <ul style="list-style-type: none"> <li>▪ First 150 combined items<sup>A</sup>.....</li> <li>▪ Fee per combined items over 150.....</li> </ul> </li> <li>▪ Coin and Currency Deposited, \$5,000 or less.....</li> <li>▪ Coin and Currency, greater than \$5,000 (Per \$1,000).....</li> <li>▪ Coin and Currency, greater than \$5,000 (Per \$1,000) (SC only).....</li> <li>▪ Coin and Currency, greater than \$5,000 (Per \$1,000) (WV only).....</li> </ul> | No Charge<br>\$0.50<br>No Charge<br>\$2.50<br>\$2.00<br>\$1.50 |

### Interest

- Interest is compounded daily on the collected balance in the account and credited on the last day of the statement cycle
- Variable rate that can change at any time at the Bank's discretion

### Product Specific Benefits

- Unlimited check writing privileges.
- For online services, you can choose between BB&T Small Business OnLine<sup>®</sup> and unlimited bill payment, or BB&T CashManager OnLine<sup>®</sup> for more sophisticated electronic banking needs
- Access to Treasury Services
- Merchant Services (next business day funding)

## Commercial Interest Checking

Ideal For: Medium to large businesses and non-profits that need easy access to funds and ability to maximize their interest income

|   |  |
|---|--|
| <b>Opening Deposit</b> .....  | \$100.00   |
| <b>Monthly Maintenance Fee</b> .....  | \$21.00  |
| <b>Monthly Maintenance Fee (WV only)</b> .....  | \$17.00  |
| <b>Transaction Fees</b>   |  |
| <ul style="list-style-type: none"> <li>▪ Credits             <ul style="list-style-type: none"> <li>▪ Credits posted.....</li> <li>▪ Credits posted (WV only).....</li> <li>▪ Deposited Items – per item.....<br/>(This refers to any credits, including paper and electronic)</li> <li>▪ Deposited Items – per item.....<br/>(In addition to credits posted)</li> <li>▪ ACH (Automated Clearing House) Received Credit – per item.....</li> </ul> </li> <li>▪ Debits             <ul style="list-style-type: none"> <li>▪ Check Paid – per item.....</li> <li>▪ Other Debit – per item.....</li> <li>▪ ACH (Automated Clearing House) Received Debit – per item.....</li> </ul> </li> <li>▪ Coin and Currency, Per \$1,000 Deposited.....</li> </ul> | \$0.90<br>\$0.50<br>\$0.15<br>\$0.20<br>\$0.20<br>\$0.20<br>\$0.20<br>\$2.00 |

### Interest

- Interest is compounded daily on the collected balance in the account and credited on the last day of the statement cycle
- Variable rate that can change at any time at the Bank's discretion

### Product Specific Benefits

- Competitive interest rates, compounded daily on collected balances.
- For online services, you can choose between BB&T Small Business OnLine<sup>®</sup> and unlimited bill payment, or BB&T CashManager OnLine<sup>®</sup> for more sophisticated electronic banking needs
- Wide variety of cash management services such as CashManager OnLine<sup>®</sup>, BB&T OnSite Deposit<sup>®</sup>, ACH Preauthorized Draft Services,
- Wires, Lockbox Services, Vault and Check Imaging CD-ROM

<sup>A</sup> Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).

## Community Checking

Ideal For: Small civic and community organizations with low monthly checking activity.

|   |           |
|---|-----------|
| <b>Opening Deposit</b> .....  | \$100.00  |
| <b>Monthly Maintenance Fee</b> .....  | No Charge |
| <b>Transaction Fees</b>   |           |
| ▪ Debits, Credits and Items Deposited   |           |
| ▪ First 225 combined items <sup>A</sup> .....                                     | No Charge |
| ▪ First 150 combined items <sup>A</sup> (NC only) .....                           | No Charge |
| ▪ First 200 combined items <sup>A</sup> (SC Only) .....                           | No Charge |
| ▪ Fee per combined items over the No Charge Threshold .....                       | \$0.35    |
| ▪ Fee per combined items over the No Charge Threshold (AL, FL, TN, TX Only) ..... | \$0.25    |
| ▪ Coin and Currency Deposited .....   | No Charge |
| ▪ Coin Roll and Currency Sales .....  | No Charge |

### Interest

- This is a non-interest bearing account

### Product Specific Benefits

- For online services, you can choose between BB&T Small Business OnLine<sup>®</sup> and unlimited bill payment, or BB&T CashManager OnLine<sup>®</sup> for more sophisticated electronic banking needs
- Access to Treasury Services
- Merchant Services (next business day funding)

## Interest on Lawyers Trust Account (IOLTA) /or Interest on Trust Account (IOTA) / or Minor Judiciary Interest on Trust Account (MJ-IOTA)

Ideal For: Lawyers and law firms managing general attorney trust funds

|   |           |
|---|-----------|
| <b>Opening Deposit</b> .....                                      | \$100.00  |
| <b>Monthly Maintenance Fee</b> .....                              | No Charge |
| <b>Transaction Fees</b>   |           |
| ▪ Credits   |           |
| ▪ Credits posted .....  | No Charge |
| (This refers to any credits, including paper and electronic)      |           |
| ▪ Deposited Items – per item .....                                | No Charge |
| (In addition to credits posted)                                   |           |
| ▪ ACH (Automated Clearing House) Received Credit – per item ..... | No Charge |
| ▪ Debits  |           |
| ▪ Check Paid – per item .....                                     | No Charge |
| ▪ Other Debit – per item .....                                    | No Charge |
| ▪ ACH (Automated Clearing House) Received Debit - per item .....  | No Charge |

### Interest

- Interest is compounded daily on the collected balance in the account and credited on the last day of the statement cycle
- Variable rate that can change at any time at the Bank's discretion

### Product Specific Benefits

- IOLTA is subject to rules governing attorney trust accounts in the state whose laws govern this account. These rules cover payment of interest and reporting of certain account activity ( e.g. overdrafts, returned items, etc.) to third parties.
- It is the lawyer's responsibility to pay for fees assessed in connection with their IOLTA account that are not netted against interest.
- Monthly Account Analysis Statement at no charge.
- IOLTA checks are at no charge. Certain restrictions apply.
- For online services, you can choose between BB&T Small Business OnLine<sup>®</sup> and unlimited bill payment, or BB&T CashManager OnLine<sup>®</sup> for more sophisticated electronic banking needs
- Wide variety of cash management services such as CashManager OnLine<sup>®</sup>, BB&T OnSite Deposit<sup>®</sup>, ACH Preauthorized Draft Services, Wires, Lockbox Services, Vault and Check Imaging CD-ROM

<sup>A</sup> Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).



## Business Money Rate Savings / Public Funds Money Rate Savings / Business Managed Money Rate Savings

Ideal For: Businesses with savings balances \$10,000 or less.

|   |          |
|---|----------|
| <b>Minimum Opening Deposit</b> .....  | \$100.00 |
| <b>Monthly Maintenance Fee</b> .....  | \$10.00  |
| <ul style="list-style-type: none"> <li>■ To avoid monthly maintenance fee:                             <ul style="list-style-type: none"> <li>▪ \$250 minimum daily balance <b>OR</b></li> <li>▪ \$500 average monthly balance <b>OR</b></li> <li>▪ One recurring pre-authorized deposit or transfer of at least \$100 per monthly statement cycle</li> </ul> </li> </ul> |          |

### Transaction Fees

|   |   |
|---|---|
| <ul style="list-style-type: none"> <li>■ Credits                             <ul style="list-style-type: none"> <li>▪ Credits posted .....</li> <li>(This refers to any credits, including paper and electronic)</li> </ul> </li> <li>▪ Deposited Items – per item (In addition to credits posted)                             <ul style="list-style-type: none"> <li>First 20 deposited items .....</li> <li>Fee per deposited item over 20 .....</li> </ul> </li> </ul> | <p>No Charge</p> <p>No Charge</p> <p>\$0.39</p> |
|---|---|

### Transfers / Withdrawals

|   |                                 |
|---|---------------------------------|
| <ul style="list-style-type: none"> <li>■ Six (6) transfers or withdrawals per monthly statement cycle.....</li> <li>■ Excessive Activity Fee (after six) .....</li> </ul> | <p>No Charge</p> <p>\$15.00</p> |
|---|---------------------------------|

### Coin and Currency

|   |  |
|---|--|
| <ul style="list-style-type: none"> <li>■ Coin and Currency Deposited - \$5,000 or less .....</li> <li>■ Coin and Currency Deposited - greater than \$5,000 (per \$1,000).....</li> <li>■ Coin and Currency Deposited - greater than \$5,000 (per \$1,000) (SC Only) .....</li> <li>■ Coin and Currency Deposited - greater than \$5,000 (per \$1,000) (WV Only).....</li> </ul> | <p>No Charge</p> <p>\$2.50</p> <p>\$2.00</p> <p>\$1.50</p> |
|---|--|

### Interest

- Interest is compounded daily on the full amount of the collected balance, less reserve requirements in the account and credited on the last day of the statement cycle
- Variable rate that can change at any time at the Bank's discretion

### Product Specific Benefits

- Small Business Online® for account balances and payments.
- May be linked to any business checking account for overdraft protection to cover overdrafts. Overdraft protection transfers are included in the number of six (6) permissible automatic transfers allowed per monthly statement cycle.

*Per regulation, Money Market and Investment Accounts are ONLY permitted to have six (6) transfers or withdrawals during any monthly statement cycle for the purpose of transferring funds to another BB&T account or making third party payments by means of a check, draft, debit card, pre-authorized or automatic transfer, telephonic transfer, online banking or similar order. Your account is subject to conversion to a checking account if you repeatedly exceed the permitted number of transactions.*

## Business High Performance Money Market (A companion BB&T business checking account is required to open Business High Performance Money Market)

Ideal For: Businesses and organizations seeking premium interest rates and easy access to funds

|  |          |
|--|----------|
| <b>Minimum Opening Deposit</b> .....   | \$100.00 |
| <b>Monthly Maintenance Fee</b> .....   | \$12.00  |
| <ul style="list-style-type: none"> <li>■ To avoid monthly maintenance fee:                             <ul style="list-style-type: none"> <li>▪ \$1,000 minimum daily balance</li> </ul> </li> </ul> |          |

### Transaction Fees

|   |   |
|---|---|
| <ul style="list-style-type: none"> <li>■ Credits                             <ul style="list-style-type: none"> <li>▪ Credits posted .....</li> <li>(This refers to any credits, including paper and electronic)</li> </ul> </li> <li>▪ Deposited Items – per item (In addition to credits posted)                             <ul style="list-style-type: none"> <li>First 20 deposited items .....</li> <li>Fee per deposited item over 20 .....</li> </ul> </li> </ul> | <p>No Charge</p> <p>No Charge</p> <p>\$0.39</p> |
|---|---|

### Transfers / Withdrawals

|   |                                 |
|---|---------------------------------|
| <ul style="list-style-type: none"> <li>■ Six (6) transfers or withdrawals per monthly statement cycle.....</li> <li>■ Excessive Activity Fee (after six) .....</li> </ul> | <p>No Charge</p> <p>\$15.00</p> |
|---|---------------------------------|

### Coin and Currency

|   |  |
|---|--|
| <ul style="list-style-type: none"> <li>■ Coin and Currency Deposited - \$5,000 or less .....</li> <li>■ Coin and Currency Deposited - greater than \$5,000 (per \$1,000).....</li> <li>■ Coin and Currency Deposited - greater than \$5,000 (per \$1,000) (SC Only) .....</li> <li>■ Coin and Currency Deposited - greater than \$5,000 (per \$1,000) (WV Only).....</li> </ul> | <p>No Charge</p> <p>\$2.50</p> <p>\$2.00</p> <p>\$1.50</p> |
|---|--|

### Interest

- Interest is compounded daily on the full amount of the collected balance, less reserve requirements in the account and credited on the last day of the statement cycle
- Variable rate that can change at any time at the Bank's discretion

### Product Specific Benefits

- Small Business Online® for account balances and payments.
- May be linked to any business checking account for overdraft protection to cover overdrafts. Overdraft protection transfers are included in the number of six (6) permissible automatic transfers allowed per monthly statement cycle.

*Per regulation, Money Market and Investment Accounts are ONLY permitted to have six (6) transfers or withdrawals during any monthly statement cycle for the purpose of transferring funds to another BB&T account or making third party payments by means of a check, draft, debit card, pre-authorized or automatic transfer, telephonic transfer, online banking or similar order. Your account is subject to conversion to a checking account if you repeatedly exceed the permitted number of transactions.*

Per regulation, Money Market and Investment Accounts are ONLY permitted to have six (6) transfers or withdrawals during any monthly statement cycle for the purpose of transferring funds to another BB&T account or making third party payments by means of a check, draft, debit card, pre-authorized or automatic transfer, telephonic transfer, online banking or similar order. Your account is subject to conversion to a checking account if you repeatedly exceed the permitted number of transactions.

## Business Investor's Deposit Account (BIDA)

Ideal For: Businesses with savings balances greater than \$10,000 who look for higher yield.

|  |  |
|--|--|
| <b>Opening Deposit</b> .....   | \$100.00                                     |
| <b>Monthly Maintenance Fee</b> .....   | \$15.00                                      |
| <ul style="list-style-type: none"> <li>▪ To avoid monthly maintenance fee:                             <ul style="list-style-type: none"> <li>▪ \$10,000 minimum daily balance</li> </ul> </li> </ul>  |  |
| <b>Transaction Fees</b>  |  |
| <ul style="list-style-type: none"> <li>▪ Credits                             <ul style="list-style-type: none"> <li>▪ Credits posted .....</li> <li>(This refers to any credits, including paper and electronic)</li> <li>▪ Deposited Items – per item (In addition to credits posted)</li> <li>First 10 deposited items .....</li> <li>Fee per deposited item over 10 .....</li> </ul> </li> </ul>                                  | No Charge<br><br><br><br>No Charge<br>\$0.39 |
| <b>Transfers / Withdrawals</b>   |  |
| <ul style="list-style-type: none"> <li>▪ Six (6) transfers or withdrawals per monthly statement cycle .....</li> <li>▪ Excessive Activity Fee (after six) .....</li> </ul>   | No Charge<br>\$15.00                         |
| <b>Coin and Currency</b>   |  |
| <ul style="list-style-type: none"> <li>▪ Coin and Currency Deposited - \$5,000 or less .....</li> <li>▪ Coin and Currency Deposited - greater than \$5,000 (per \$1,000) .....</li> <li>▪ Coin and Currency Deposited - greater than \$5,000 (per \$1,000) (SC Only) .....</li> <li>▪ Coin and Currency Deposited - greater than \$5,000 (per \$1,000) (WV Only) .....</li> </ul>  | No Charge<br>\$2.50<br>\$2.00<br>\$1.50      |
| <b>Interest</b>  |  |
| <ul style="list-style-type: none"> <li>▪ Interest is compounded daily on the full amount of the collected balance, less reserve requirements in the account and credited on the last day of the statement cycle</li> <li>▪ Variable rate that can change at any time at the Bank's discretion</li> </ul>   |  |
| <b>Product Specific Benefits</b>   |  |
| <ul style="list-style-type: none"> <li>▪ CashManager OnLine® to facilitate electronic wires.</li> <li>▪ Corporate Call and Swift services for sending electronic wires.</li> <li>▪ May be linked to any business checking account for overdraft protection to cover overdrafts. Overdraft protection transfers are included in the number of six (6) permissible automatic transfers allowed per monthly statement cycle.</li> </ul> |  |

*Per regulation, Money Market and Investment Accounts are ONLY permitted to have six (6) transfers or withdrawals during any monthly statement cycle for the purpose of transferring funds to another BB&T account or making third party payments by means of a check, draft, debit card, pre-authorized or automatic transfer, telephonic transfer, online banking or similar order. Your account is subject to conversion to a checking account if you repeatedly exceed the permitted number of transactions.*

## Additional Banking Services

### BB&T Business Debit Card

|   |  |
|---|--|
| ▪ Debit Card Replacement Fee <sup>A</sup> ..... | No Charge  |
| ▪ Debit Card International Transaction Fee..... | 3% of transaction amount<br>(Fee charged for ATM and POS Purchase transactions performed or processed outside the United States, Puerto Rico and U.S. Virgin Islands. International transactions include purchase, credit voucher, ATM transaction and cash disbursement original and reversal transactions) |
| ▪ International ATM Fee .....                   | \$5.00<br>(Fee charged for ATM transactions outside the United States, Puerto Rico and U.S. Virgin Islands.)   |
| ▪ Waivers per statement cycle                   |  |
| Business Value 500 Checking .....               | Two (2)  |
| ▪ International ATM Fee (TX Only) .....         | No Charge  |
| ▪ BB&T ATM Fee.....                             | No Charge  |
| ▪ Non-BB&T ATM Fee .....                        | \$3.00<br>(Fee charged when using any domestic ATM except a BB&T 24 ATM, unless otherwise disclosed.)  |
| ▪ Waivers per statement cycle                   |  |
| - Business Value 500 Checking .....             | Two (2)  |
| - Non-BB&T ATM Fee (TX Only).....               | Two (2)  |
| ▪ ATM Mini Statement.....                       | \$1.50<br>(last 10 transactions or current pending transactions)   |
| ▪ ATM Full Statement.....                       | \$2.00<br>(all transactions since last statement)  |

### BB&T Phone 24

|   |           |
|---|-----------|
| ▪ Automated and Person-to-Person Inquires ..... | No Charge |
|---|-----------|

### Cash Processing

|   |        |
|---|--------|
| ▪ Branch Coin and Currency Change Order <sup>B</sup> (per order)..... | \$5.00 |
| ▪ Currency, Per \$1,000 Supplied.....                                 | \$1.30 |
| ▪ Coin (Per Roll Supplied).....                                       | \$0.14 |
| ▪ Coin Rolling (Per Roll).....  | \$0.12 |
| ▪ Coin Rolling (Per Roll) (AL, TN, TX Only).....                      | \$0.05 |
| ▪ Coin Rolling (Per Roll) (SC Only).....                              | \$0.08 |
| ▪ Coin Rolling (Per Roll) (NC Only).....                              | \$0.09 |

|                                      |         |
|--------------------------------------|---------|
| <b>Charged-Off Account Fee</b> ..... | \$30.00 |
|--------------------------------------|---------|

### Checks, Deposit and

|  |  |
|--|--|
| <b>Withdrawal Slips Printing</b> ..... | Fees may vary<br>(Based on account type and style selection) |
|--|--|

|  |        |
|--|--------|
| <b>Check-Paid Rejects<sup>C</sup> – per item</b> ..... | \$0.50 |
|--|--------|

### Coin Machine (Available in a limited number of Financial Centers)

|  |                    |
|--|--------------------|
| ▪ BB&T Clients (Less than or equal \$25.00)..... | No Charge          |
| ▪ BB&T Clients (Greater than \$25.00).....       | 5% of total amount |
| ▪ Non Clients (All Amounts).....                 | 10% of total       |

|                               |         |
|-------------------------------|---------|
| <b>CPA Confirmation</b> ..... | \$20.00 |
|-------------------------------|---------|

|  |         |
|--|---------|
| <b>Credit Inquiry by Third Party</b> ..... | \$20.00 |
|--|---------|

|  |          |
|--|----------|
| <b>Deposit Account Usage Fee<sup>D</sup></b> ..... | Variable |
|--|----------|

|                                 |        |
|---------------------------------|--------|
| <b>Deposit Correction</b> ..... | \$7.50 |
|---------------------------------|--------|

### Funds Transfer between BB&T Accounts

|  |           |
|--|-----------|
| ▪ BB&T Small Business OnLine Transfer – Credit.....                    | No Charge |
| ▪ BB&T Small Business OnLine Transfer – Debit .....                    | No Charge |
| ▪ BB&T OnLine Transfer – Credit .....                                  | No Charge |
| ▪ BB&T OnLine Transfer – Debit .....                                   | No Charge |
| ▪ In-Branch Transfer – Credit.....                                     | \$4.00    |
| ▪ In-Branch Transfer – Debit .....                                     | \$4.00    |
| ▪ In-Branch Transfer – Credit (AL, FL, TN, TX Only) .....              | \$3.00    |
| ▪ In-Branch Transfer – Debit (AL, FL, TN, TX Only).....                | \$3.00    |
| ▪ Phone 24 Transfer – Non-Automated Credit .....                       | \$2.50    |
| ▪ Phone 24 Transfer – Non-Automated Debit.....                         | \$2.50    |
| ▪ Phone 24 Transfer – Non-Automated Credit (AL, FL, TN, TX Only) ..... | \$2.00    |
| ▪ Phone 24 Transfer – Non-Automated Debit (AL, FL, TN, TX Only) .....  | \$2.00    |
| ▪ Phone 24 Transfer – Automated Credit.....                            | \$1.00    |
| ▪ Phone 24 Transfer – Automated Debit .....                            | \$1.00    |

|                                       |           |
|---------------------------------------|-----------|
| <b>Inactivity Fee per month</b> ..... | No Charge |
|---------------------------------------|-----------|

### International Services

|   |  |
|---|--|
| ▪ Branch-Initiated International Wire Transfer .....              | \$75.00                                |
| ▪ CashManager OnLine Wire Maintenance Fee .....                   | \$20.00                                |
| ▪ CashManager OnLine International Wire Transfer.....             | \$36.00                                |
| ▪ Corporate Call International Wire Transfer.....                 | \$50.00                                |
| ▪ Incoming International Wire Transfer.....                       | \$18.00                                |
| ▪ International Wire/Draft Tracer/Amendment (Per Message).....    | \$20.00                                |
| ▪ International Wire/Draft Recall/Stop Payment (Per Message)..... | \$30.00                                |
| ▪ Foreign Currency Bank Note Buys/Sales .....                     | \$10.00                                |
| ▪ Foreign Currency Drafts .....                                   | \$30.00                                |
| ▪ Foreign Currency Overnight Delivery .....                       | \$20.00                                |
| ▪ Foreign Check Returned Item .....                               | \$30.00<br>(Plus any foreign bank fee) |
| ▪ Foreign Check Collection.....                                   | \$75.00<br>(Plus any foreign bank fee) |
| ▪ Check Collection Tracer (Per Message) .....                     | \$20.00                                |
| ▪ US Dollars Checks Drawn on Canadian Banks.....                  | \$7.50                                 |
| ▪ US Dollars Checks Drawn on European Banks .....                 | \$35.00                                |

|                                    |  |
|------------------------------------|--|
| <b>Legal Process - up to</b> ..... | \$125.00<br>(Levy/Garnishment/Attachment/etc.) |
|------------------------------------|--|

|                              |        |
|------------------------------|--------|
| <b>Money Order Fee</b> ..... | \$5.00 |
|------------------------------|--------|

|   |  |
|---|--|
| <b>Negative Account Balance Fee<sup>E</sup></b> ..... | \$36.00<br>(Fee assessed to your checking or savings account on the seventh calendar day that your account is overdrawn) |
|---|--|

|  |        |
|--|--------|
| <b>Night Depository Service (Per bag processing fee)</b> ..... | \$2.00 |
|--|--------|

|  |        |
|--|--------|
| <b>Non-Depositor Check Cashing Fee for non-BB&amp;T Checks</b> ..... | \$8.00 |
|--|--------|

|   |        |
|---|--------|
| <b>Non-Depositor Check Cashing Fee for On Us (BB&amp;T) Checks</b><br>(Applies to checks cashed greater than \$50.00) ..... | \$8.00 |
|---|--------|

|                                 |         |
|---------------------------------|---------|
| <b>Official Check Fee</b> ..... | \$10.00 |
|---------------------------------|---------|

<sup>A</sup> Fee applies to cards replaced due to being lost, stolen, damaged, personalized card request and other circumstances. If card replacement is related to a valid dispute, the fee will be refunded.

<sup>B</sup> Fee does not apply to Business Interest Checking, Business Value 50, Business Value 200, Commercial Suite Checking, Business Money Rate Savings, Business Managed MRS, Business Value 500 Checking, Business IDA, Public Fund Interest Checking, Public Fund Money Rate Saving, Business High Performance Money Market, Basic Public Fund Checking, Intercompany MRS, Community Checking,

Community Interest Checking and Civic Checking.

<sup>C</sup> Fee applies only to Business Analyzed Checking and Public Fund Analyzed Checking accounts. A Check-Paid Reject is defined as an illegible item rejected by BB&T's items processing equipment.

<sup>D</sup> The Deposit Account Usage Fee includes various expenses incurred by the Bank for servicing accounts. This fee applies only to IOLTA/IOTA/MJ-IOTA Business Analyzed Checking, Public Fund Analyzed Checking, Earnings2 Checking, Earnings2 Checking – Public Funds, Collateral Reserve Checking, and other checking accounts with

ECR. The fee is assessed monthly and disclosed on your periodic statement or client analysis statement. It is calculated per \$1,000 of the average monthly balances in the account. The charge is variable and subject to change at any time without notice.

<sup>E</sup> Applies only to Business Value 50 Checking, Business Value 500 Checking, Business Value 200 Checking, Commercial Suite Checking, Business Interest Checking, Basic Public Fund Checking and Community Checking accounts.

## Additional Banking Services

**Outgoing Collection Item Fee** .....\$25.00

**Overnight Delivery (Per Package)** .....\$10.00

**Overdraft Transfer Fee (Limit of one fee per linked account, per day)**

- Business Value 500 Checking Clients and Commercial Suite Checking ..... No Charge
- All Other Business Clients  
From a linked BB&T business deposit account or other business account .....\$12.50
- From a linked BB&T Business Visa® Credit Card  
....4% of each overdraft transfer<sup>f</sup> (\$10.00 minimum, \$75.00 maximum)  
(Fee charged to BB&T Business Visa® Credit Card)

**Overdraft/Returned Item** .....\$36.00

**Payroll by ADP® - Self Service Online Product - monthly**

(up to 5 employees, limited features).....\$39.99

**Pre-Encoded Deposited Items**

- BB&T .....\$0.15
- Other In-State Institution .....\$0.15
- Out-of-State Institution .....\$0.15
- Pre-Encoded Rejects .....\$0.50
- Pre-Encoded Rejects (WV Only) .....\$0.20

**Research Request**

- Check photocopy, viewed or printed ..... \$5.00/copy  
(Check Safekeeping and Easy Image clients receive their first three copies at no charge)
- Additional Account Research ..... \$25.00/hour

**Returned Deposited and/or Cashed Items**

- Returned Item Fee.....\$12.00

**Returned Item Special Handling**

- Special Handling Maintenance Fee .....\$10.00
  - Re-deposited (Reclear) Returned Item .....\$8.00 per item
  - Branch Disposition of Returned Item .....\$8.00 per item
  - Re-deposited (Reclear) Returned Item (WV Only) ..... \$5.00 per item
  - Branch Disposition of Returned Item (WV Only).....\$5.00 per item
  - Returned Email Notification per item .....\$1.00

**Safe Deposit Boxes** .....Varies

(See a BB&T representative for current pricing and availability)

- Lost Key .....\$25.00
- Drilling Cost.....\$150.00

**Small Business OnLine Services**

**Basic Service**

- BB&T Small Business OnLine ..... No Charge
- Unlimited OnLine Bill Payment ..... No Charge

**Add Premium Service (monthly fees)**

- Manage Users (allow multiple users) .....\$5.00/monthly
- ACH & Wire .....\$15.00/monthly
- Manage Users with ACH & Wire .....\$17.00/monthly
- QuickBooks .....\$14.95/monthly
- Quicken.....\$9.95/monthly

**Transaction Fees**

- ACH Payment—Federal Tax .....\$3.00
- Other ACH Payments
- Direct Deposit per Recipient .....\$1.00
- Business-to-Business .....\$1.00
- Business-to-Consumer .....\$1.00
- ACH Payment—Return .....\$3.00
- ACH Payment—Notification of Change.....\$2.00
- Domestic Wire Transfer .....\$15.00
- International Wire Transfer .....\$30.00
- Returned Domestic Wire Transfer.....\$8.00
- Returned International Wire Transfer .....\$18.00
- Book Transfer Fee.....\$12.00

**Statement Services**

**Deposit Statements**

- Duplicate Statement Fee (per monthly statement cycle).....\$5.00  
(An additional current statement that is mailed to an alternate address)
- Statement Copy (account research fees may apply) .....\$7.00  
(An additional copy of a statement after receiving the original)
- Hold Statement at Bank (per monthly statement cycle).....\$5.00
- Interim Statement.....\$25.00  
(A statement that is produced on a day other than the normal statement cycle cut date (next regular statement will include the activity since the interim statement cut)
- Snapshot Statement .....\$5.00  
(A statement that is produced on a day other than the normal statement cycle cut date (next regular statement will include the activity since the interim statement cut date)
- Custom Calendar Statement Fee (per month).....\$2.50

**Account Analysis Statements**

- Upon Request ..... No Charge
- Duplicate Copy.....\$10.00  
(Fee is per monthly statement cycle. A statement that is mailed to an alternate address)
- Account Analysis Invoice.....\$10.00  
(Billed Clients. Fee is per monthly statement cycle)

**Statement Delivery and Check Options**

- Online Statement ..... No Charge
- Check safekeeping..... No Charge  
(Only paid check transaction summary is included in the statement)
- Check Images with Statement per statement cycle .....\$4.00  
(Fee per statement cycle. Front and back images of 5 paid checks per page are included in the statement)
- Enhanced Check Images with Statement  
(Front and back images of 3 paid checks per page are presented)  
Per monthly statement cycle fee .....\$5.00  
Additional fee per check image .....\$0.06  
(Fee is waived for Business Value 50, Business Value 200, Basic Public Fund, Business Value 500, Business Interest, Public Fund Interest, Community Checking, Commercial Suite Checking Business, MRS, Public Fund MRS, Business Managed MRS, Business High Performance Money Market, BIDA and IOLTA accounts)

**Stop Payment Order** .....\$35.00

**Uncollected Funds Charge<sup>G</sup>** ..... Prime Rate + 4.00%

**Wire Transfer Services**

- CashManager OnLine Wire Maintenance Fee .....\$20.00/monthly
- CashManager OnLine Repetitive Wire Transfer .....\$11.00
- CashManager OnLine Non-Repetitive Wire Transfer.....\$12.00
- Corporate Call Wire Maintenance Fee (monthly per account).....\$20.00
- Corporate Call Non-Repetitive Wire Transfer.....\$25.00
- Corporate Call Repetitive Wire Transfer .....\$17.00
- Branch-Initiated Wire Transfer.....\$65.00
- Incoming Wire Transfer .....\$15.00
- Standing Order Outgoing Wire .....\$15.00
- Wire Repair .....\$10.00
- Wire Advice Phone.....\$10.00
- Wire Advice Fax.....\$8.00
- Wire Advice U.S. Mail .....\$5.00
- Wire Advice Email .....\$3.00

*For other fees, please contact your BB&T Relationship Manager or local BB&T Financial Center*

<sup>f</sup> Fee does not apply to Association Services Regular Checking, Association Services Interest Checking, Association Services Money Market Savings, Basic Public Fund Checking, Public Fund Analyzed Checking, Public Fund Interest Checking, Public Special Money Rate Checking, Earnings2 Checking-Public Funds, Collateral Reserve Checking and Intercompany Checking.

<sup>G</sup> Fee applies only to Business Analyzed Checking, Public Fund Analyzed Checking, Public Fund Interest Checking, Collateral Reserve Checking, Intercompany Checking, Intercompany Interest Checking, Public Special Money Rate Checking, Commercial Interest Checking, Earnings2 Checking, Earnings2 Checking – Public Funds, Business High Performance Money Market, Business Money Rate Savings, Public Fund Money Rate Savings and Business Investor's Deposit Account.

## Other Account Information

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### Overdraft Fees and Options

- Overdraft Protection is available through linking your checking account to other accounts at BB&T.
- Available funds can be transferred between accounts manually or automatically during nightly posting when necessary to prevent overdraft or returned item fees.
- Refer to your BB&T Commercial Card Plan Agreement for applicable rates and fees when using a linked BB&T Business Visa® Credit Card.
- Accounts available as a single funding source to link as overdraft protection option include: Business Money Rate Savings, Business Investor's Deposit Account, Business High Performance Money Market, BB&T Business Visa® Credit Card, BB&T Business Advantage Credit Line (secured only).
- Refer to your BB&T Commercial Card Plan Agreement for applicable rates and fees when using a linked BB&T Business Visa® Credit Card.

### BB&T Overdraft Review

We utilize a process called Overdraft Review to determine whether your transactions may be paid or rejected when you have insufficient funds in your account. Participation in Overdraft Review is up to you.

### **Overdraft Review Options:**

#### **All Transactions:**

- Option A: Opt-In (default) – This means your account is automatically set up to allow BB&T to consider paying all transactions when you do not have enough money available in your account. You will be charged a fee for these transactions. Whether an overdraft will be paid is at our discretion and we reserve the right not to pay.
- Option B: Opt-Out. – This means your account is set up to decline any of the transactions that may overdraw your account when you do not have enough money available. You will be charged a fee for each returned item.

### Funds Availability Policy (When your deposits will be made available.)

Our general policy is to make funds from BB&T check deposits available on the same business day that we receive the deposit and to make funds from non-BB&T check deposits available on the first business day after the day we receive the deposit. In general, the first \$100 of your branch check deposit will be made available immediately. Funds from an over-the-counter cash deposit will be available immediately. Funds from an electronic direct deposit will be available on the day we receive settlement for the deposit.

If we place a 2 day hold on a check deposit, the first \$200 will be available during nightly processing on the business day of your deposit and you will be notified of the delay. Longer delays may apply. Please see the Commercial Bank Services Agreement for more information.

### Posting Order (How we process your deposits and withdrawals.)

In general, BB&T will post most debit transactions to your account in chronological order. Chronological posting is utilized when the bank can identify both date and time information for the transaction. For each processing day, we post transactions in the following order:

- All credits (deposits)
- Debits with date and time information in chronological order.
- Debits without date and time information in low to high dollar amount
- Checks in sequential order

When date and time information is available, prior day debits and fees will post before current day debits and fees. Items sent by merchants for authorization prior to being submitted for final payment will post according to the date and time of the authorization request. Please see your BB&T Commercial Bank Services Agreement for more information.