Checking Accounts

**Elite Gold**
- Minimum opening deposit: $100.00
- Monthly maintenance fee: $30.00
- To avoid monthly maintenance fee:
  - $25,000 combined deposit balance in checking, savings, Money Rate Savings, High Performance Money Market, Investor's Deposit Account, Certificate of Deposit, Individual Retirement Account and/or investments through BB&T Investments\(^3\) or BB&T Scott & Stringfellow\(^3\) OR
  - Personal BB&T Mortgages\(^1,2\), $150,000+ aggregate original loan amount

**Senior Checking** *(for clients age 55 and up)*
- Minimum opening deposit: $100.00
- Monthly maintenance fee: $10.00
- To avoid monthly maintenance fee:
  - Combined ACH direct deposits totaling $500 or more per statement cycle OR
  - $1,000 average checking balance per statement cycle

**BB&T Bright Banking**
- Minimum opening deposit: $50.00
- Monthly maintenance fee: $12.00
- To avoid monthly maintenance fee:
  - Combined ACH direct deposits totaling $500 or more per statement cycle OR
  - $1,500 average checking balance per statement cycle

**BB&T Fundamentals Checking**
- Minimum opening deposit: $50.00
- Monthly maintenance fee: $5.00

**BB&T Student Banking** *(for clients up to age 24)*\(^4\)
- Minimum opening deposit: $0
- No minimum balance requirement
- Per statement cycle product fees:
  - Paper statement fee\(^5\): $3.00

**BB&T Elite@Work Checking**
- Minimum opening deposit: $100.00
- Monthly maintenance fee: $15.00
- To avoid monthly maintenance fee:
  - Combined ACH direct deposits totaling $750 or more per statement cycle OR
  - $1,000 average checking balance per statement cycle OR
  - $15,000 combined deposit balance in checking, savings, Money Rate Savings, High Performance Money Market, Investor's Deposit Account, Certificate of Deposit, Individual Retirement Account and/or investments through BB&T Investments\(^3\) or BB&T Scott & Stringfellow\(^3\) OR
  - Personal BB&T Mortgages\(^1,2\), $150,000+ aggregate original loan amount

**BB&T Asset Management Account** *(BB&T Investments\(^3\) or BB&T Scott & Stringfellow\(^3\))*
- Minimum opening deposit: $25,000.00
- (Opening amount may be in cash, check, securities, and/or BB&T deposit account balances.)
- Monthly Maintenance Fee: $30.00
- To avoid monthly maintenance fee:
  - $50,000 combined balance in checking, savings, Money Rate Savings, High Performance Money Market, Investor's Deposit Account, Certificate of Deposit, Individual Retirement Account and/or investments through BB&T Investments\(^3\) or BB&T Scott & Stringfellow\(^3\) OR
  - $100,000 combined balance in checking, savings, Money Rate Savings, High Performance Money Market, Investor's Deposit Account, Certificate of Deposit, Individual Retirement Account, investments through BB&T Investments\(^3\) or BB&T Scott & Stringfellow\(^3\) and/or outstanding balances in direct retail loans and lines of credit\(^6\)

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\(^1\) 1st and 2nd closed end personal loans secured by a residence only.
\(^2\) Loans, lines of credit, and credit cards are subject to credit approval.
\(^3\) Investment solutions are provided by Branch Banking and Trust Company; BB&T Investments and BB&T Scott & Stringfellow, divisions of BB&T Securities, LLC, member FINRA/SIPC. BB&T Securities, LLC is a wholly-owned nonbank subsidiary of BB&T Corporation. Securities and insurance products or annuities sold, offered or recommended by BB&T Investments and BB&T Scott & Stringfellow are not a deposit, not FDIC insured, not guaranteed by a bank, not insured by any federal government agency and may lose value. Insurance products are offered by BB&T Insurance Services, a subsidiary of Branch Banking and Trust Company.

\(^4\) Upon 24th birthday or upon reaching the graduation date provided to the Bank, whichever occurs later, the account will be converted to Bright Banking or Fundamentals Checking based on a review of account activity and balances for the three month period prior to conversion.

\(^5\) To avoid a $3 monthly paper statement fee, choose online-only statements in BB&T Online Banking.

\(^6\) Se ocmonal and/or outstanding balances in direct retail loans and lines of credit.
## BB&T Vantage Accounts

### BB&T Vantage
A select suite of deposit products for clients under management by a BB&T Wealth or Private Advisor.

#### BB&T Wealth Vantage Checking
- **Minimum opening deposit**: $100.00
- **Annual Fee**: $50.00
  - The annual fee will be charged 3 months after account opening and each year thereafter on your service charge anniversary date.
  - To avoid the annual fee, maintain:
    - $25,000 in your BB&T Wealth Vantage Checking account or your BB&T Vantage IDA **OR**
    - $100,000 in any combination of total BB&T deposit balances, loan balances (retail lines and loans, Constant Credit, Credit Card and Mortgage)**2**, BB&T Investments**3** balances, BB&T Scott & Stringfellow**3** balances, and/or BB&T Trust balances

If linked to an eligible BB&T Investments**3** or BB&T Scott & Stringfellow**3** brokerage account as part of a BB&T Vantage Asset Management Account, the BB&T Asset Management Account pricing will apply.

#### BB&T Private Vantage Checking
- **Minimum opening deposit**: $100.00
- **Annual Fee**: $50.00
  - The annual fee will be charged 3 months after account opening and each year thereafter on your service charge anniversary date.
  - To avoid the annual fee, maintain:
    - $15,000 in your BB&T Private Vantage Checking account or your BB&T Vantage IDA **OR**
    - $50,000 in any combination of total BB&T deposit balances, loan balances (retail lines and loans, Constant Credit, Credit Card and Mortgage)**2**, BB&T Investments**3** balances, BB&T Scott & Stringfellow**3** balances, and/or BB&T Trust balances

If linked to an eligible BB&T Investments**3** or BB&T Scott & Stringfellow**3** brokerage account as part of a BB&T Vantage Asset Management Account, the BB&T Asset Management Account pricing will apply.

### BB&T Vantage Savings
#### BB&T Vantage Investor's Deposit Account
- **Minimum opening deposit**: $25,000.00
- **Monthly maintenance fee**: $25.00
- **Minimum balance to avoid monthly maintenance fee**: $25,000.00
- **Transfers/Withdrawals**
  - Six (6) transfers or withdrawals No charge per monthly cycle
  - BB&T 24 ATM and in-branch No charge withdrawals**6**

(Investor's Deposit Accounts are subject to fund transfer charges when transfers are made through a BB&T Phone24 associate.)
- **Excessive activity fee (after six)**: $25.00 each

Per regulation, this account is ONLY permitted to have six (6) transfers or withdrawals during any 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.**6**

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2 Loans, lines of credit, and credit cards are subject to credit approval.
6 Per regulation, you are permitted unlimited in-branch withdrawals and ATM withdrawals. See your Bank Services Agreement for details.

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Securities and insurance products or annuities sold, offered or recommended are:

<table>
<thead>
<tr>
<th>NOT A DEPOSIT</th>
<th>NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY</th>
<th>NOT FDIC INSURED</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAY GO DOWN IN VALUE</td>
<td>NOT GUARANTEED BY A BANK</td>
<td></td>
</tr>
</tbody>
</table>

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© 2018, Branch Banking and Trust Company is a Member FDIC and Equal Housing Lender.
### Savings Accounts

#### Regular Savings
- **Minimum opening deposit**: $25.00
- **Monthly maintenance fee**: $5.00
- **To avoid monthly maintenance fee**:  
  - Minimum balance of $300 **OR**  
  - One recurring preauthorized deposit or transfer of at least $25 per monthly statement cycle
- **Transfers/Withdrawals**  
  - Three (3) transfers or withdrawals per monthly cycle  
  - No charge
- **Excessive activity fee (after three)**: $3.00 each

Per regulation, regardless of fees assessed for excessive activity, this account is **ONLY permitted to have six (6) transfers or withdrawals during any statement cycle for the purpose of transferring funds to another BB&T account or making third-party payments by means of a draft, debit card, pre-authorized or automatic transfer, telephonic transfer, online banking or similar order. Your account is subject to closure if you repeatedly exceed the permitted number of transactions.**

**Young Savers** *(for clients up to age 18)*
- **No minimum balance requirement**
- **No monthly maintenance fee**

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

#### Money Rate Savings
- **Minimum opening deposit**: $200.00
- **Monthly maintenance fee**: $12.00
- **Minimum balance to avoid monthly maintenance fee**: $2,500.00
- **Transfers/Withdrawals**  
  - Six (6) transfers or withdrawals per monthly cycle  
  - BB&T 24 ATM and in-branch withdrawals  
  - No charge
- **Excessive activity fee (after six)**: $15.00 each

*(Money Rate Savings Accounts are subject to fund transfer charges when transfers are made through a BB&T Phone24 associate.)*

#### High Performance Money Market
*(A companion BB&T personal checking account is required to open High Performance Money Market.)*
- **Minimum opening deposit**: $100.00
- **Monthly maintenance fee**: $12.00
- **Minimum balance to avoid monthly maintenance fee**: $1,000.00
- **Transfers/Withdrawals**  
  - Six (6) transfers or withdrawals per monthly cycle  
  - BB&T 24 ATM and in-branch withdrawals  
  - No charge
- **Excessive activity fee (after six)**: $15.00 each

*(High Performance Money Market accounts are subject to fund transfer charges when transfers are made through a BB&T Phone24 associate.)*

#### Investor’s Deposit Account
- **Minimum opening deposit**: $10,000.00
- **Monthly maintenance fee**: $15.00
- **Minimum balance to avoid monthly maintenance fee**: $10,000.00
- **Transfers/Withdrawals**  
  - Six (6) transfers or withdrawals per monthly cycle  
  - BB&T 24 ATM and in-branch withdrawals  
  - No charge
- **Excessive activity fee (after six)**: $15.00 each

*(Investor’s Deposit Accounts are subject to fund transfer charges when transfers are made through a BB&T Phone24 associate.)*

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6 Per regulation, you are permitted unlimited in-branch withdrawals and ATM withdrawals. See your Bank Services Agreement for details.
7 There is no opening deposit requirement for BB&T Student Banking clients.
8 Regular Savings service charges will apply at age 18.
Addition Banking Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Confirmation/Verification</td>
<td>$20.00</td>
</tr>
<tr>
<td>Backup Withholding</td>
<td></td>
</tr>
<tr>
<td>Remittance Fee</td>
<td>$5.00 per month per account</td>
</tr>
</tbody>
</table>

BB&T Debit Card/BB&T ATM Card

- ATM Transactions
  - (Cash Withdrawals, Balance Inquiries, Transfers)
    - BB&T 24 ATMs: No charge
    - Non-BB&T ATM Fee: $3.00
    - International ATM Transaction Fee: $5.00
  - Non-BB&T & International ATM Transaction Fee

- Waivers per statement cycle
  - BB&T Wealth Vantage: Unlimited
  - BB&T Private Vantage: Ten (10)
  - BB&T Asset Management Account: Eight (8)
  - Elite Gold and BB&T Elite@Work Checking: Four (4)
  - BB&T Student Banking: Two (2)

- Non-BB&T & International ATM Transaction

- Surcharge Rebates per statement cycle
  - BB&T Wealth Vantage: Fifteen (15)
  - BB&T Private Vantage: Ten (10)
  - BB&T Asset Management Account: Eight (8)

- ATM & Purchase International Service
  - Assessment Fee: 3% of transaction amount

- Card Replacement Fees
  - BB&T Wealth Vantage, BB&T Private Vantage, BB&T Asset Management Account, Elite Gold, and BB&T Elite@Work Checking: No Charge
  - BB&T Debit Card Replacement Fee: $5.00
  - BB&T ATM Card Replacement Fee: $5.00

- Three-Day Priority Card Delivery Fee: $30.00

- ATM Mini statement (last 10 transactions or pending): $1.50

- ATM Current Cycle statement (all transactions since last statement): $2.00

BB&T OnLine® Banking Services

- BB&T Online Banking with Bill Pay: No charge
- Quicken: $7.95 per month
  (Fee is waived for Elite Gold, BB&T Elite@Work Checking, BB&T Asset Management Account, BB&T Wealth Vantage and BB&T Private Vantage clients)

BB&T OnLine® Banking Outside Transfer Service Fees, Limits and Cut-Off Times

<table>
<thead>
<tr>
<th>Type</th>
<th>Transfer Limits</th>
<th>Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>$5,000.00 per transaction</td>
<td>Inbound: Free</td>
</tr>
<tr>
<td>(3 business days)</td>
<td>$5,000.00 per day</td>
<td>Outbound: $3.00</td>
</tr>
<tr>
<td>(or before 7 p.m. ET)</td>
<td>$12,500.00 per rolling 30 days</td>
<td></td>
</tr>
<tr>
<td>Next business day</td>
<td>$5,000.00 per transaction</td>
<td>Inbound: Free</td>
</tr>
<tr>
<td></td>
<td>$5,000.00 per day</td>
<td>Outbound: $10.00</td>
</tr>
<tr>
<td></td>
<td>(or before 7 p.m. ET)</td>
<td>$12,500.00 per rolling 30 days</td>
</tr>
<tr>
<td>Higher transfer limits for eligible accounts</td>
<td>$10,000.00 per transaction</td>
<td>Inbound: Free</td>
</tr>
<tr>
<td></td>
<td>$10,000.00 per day</td>
<td>Outbound: $3.00</td>
</tr>
<tr>
<td></td>
<td>(or before 7 p.m. ET)</td>
<td>$20,000.00 per rolling 30 days</td>
</tr>
</tbody>
</table>

Cut-Off Times (approximate times)

<table>
<thead>
<tr>
<th>Type</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>To / from outside accounts</td>
<td>7 p.m. ET</td>
</tr>
<tr>
<td>Internal BB&amp;T transfers</td>
<td>9 p.m. ET</td>
</tr>
<tr>
<td>Business loan transfers</td>
<td>7 p.m. ET</td>
</tr>
</tbody>
</table>

Transfers received on weekends and bank holidays as well as Monday through Friday after the indicated cut-off time are effective on the following business day.

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9 Charged when using any domestic ATM except a BB&T 24 ATM, unless otherwise disclosed.
10 Fee charged for ATM transactions outside the United States, Puerto Rico and U.S. Virgin Islands.
11 Fee charged by ATM owner.
12 Fee charged for purchase transactions and ATM 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.
13 One replacement card will be provided at no cost during each four year cycle, and each additional replacement card requested will be subject to the $5 Debit Card replacement fee. The 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.
**BB&T Personal Services Pricing Guide**  
**FLORIDA**  
**Effective August 13, 2018**

### Additional Banking Services - continued

#### BB&T Phone24
- Automated inquiries: No charge
- Person-to-person inquiries:
  - Elite Gold, BB&T Elite@Work Checking, BB&T Asset Management Account, BB&T Wealth Vantage and BB&T Private Vantage clients: No charge
  - All other clients: $2.00 per call in excess of two per statement cycle

#### Funds Transfers
- Through BB&T Phone24 automated service: No charge
- Through BB&T Phone24 person-to-person\(^{14}\): $2.00 each

#### Bond/Coupon Handling
- Coupon collection: $10.00
- Bond redemption: $20.00
- Bond/coupon returned: $35.00

#### Charged-Off Account Fee
- $30.00

#### Check, Deposit and Withdrawal Slip Orders
- Fees may vary based on account type and style selected

#### Coin Machine
(available in a limited number of financial centers)
- **BB&T Clients**
  - $0 - $25.00: No charge
  - $25.01+: 5% of total amount
- **Non-CLIENTS**
  - All amounts: 10% of total amount

#### Collections
- Domestic collections: $25.00

#### Inactivity\(^{15}\) Fee
- Young Savers accounts: No charge
- All other accounts if balance is less than $1,000: $7.50 per month
- All other accounts if balance is greater than $1,000: $10.00 per month

#### International Services
- International US Dollars/Foreign Currency Outgoing Wires: $65.00
- Consumer/Personal Call Wire Transfer: $65.00
- Incoming/Returned International Wire Transfer: $18.00
- Wire/Draft Recall/Stop Payment: $30.00 (per message)
- Wire/Draft Tracer/Amendment: $20.00 (per message)
- Foreign Currency Drafts: $30.00
- Foreign Currency Bank Note Buys/Sales: $10.00
- Foreign Currency Overnight Delivery: $20.00
- Foreign Check Collection: $75.00 (plus Foreign Bank Fees)
- Foreign Check Returned Item: $30.00 (plus Foreign Bank Fees)
- Foreign Check Tracer (per message): $20.00
- US Dollar Checks Drawn on Canadian Banks: $7.50
- US Dollar Checks Drawn on European Banks: $35.00

#### Legal Process
(Levy/Garnishment/Attachment/etc.) up to $125.00

#### Money Order
- $5.00

#### Negative Account Balance Fee
- $36.00

#### Non-Depositor Check Cashing Fee for non-BB&T checks
- $8.00

#### Non-Depositor Check Cashing Fee for On Us (BB&T) Checks
(Applies to checks cashed greater than $50.00)
- $8.00

#### Official Check
- $10.00

#### Overdraft/Returned Item\(^{16}\)
- $36.00

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\(^{14}\) The $2 excess call fee will be waived for clients also incurring a $2 transfer fee.

\(^{15}\) Inactivity is defined as having no deposits or withdrawals for 12 consecutive months in your checking account and 24 consecutive months for a savings account.

Interest posted or fees charged on your account are not considered to be activity. Applies only to accounts with balances less than $1,000 and greater than $0.

\(^{16}\) BB&T limits the total number of combined Overdraft and Returned Item Fees to 6 per day. In addition, if your account is overdrawn by less than $5 at the end of processing, you will not be charged Overdraft Fees. Returned Item Fees are not included in the $5 fee limitation.
Additional Banking Services - continued

**Overdraft Protection**

**Overdraft Transfer Fee**
(limit of one fee per linked account per day)
- BB&T Asset Management Account, BB&T Wealth Vantage, and BB&T Private Vantage clients: No charge
- Elite Gold and Elite@Work Checking clients: $9.00 per transfer in excess of two per statement cycle
- All other clients: $12.50

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

**Retail Account Reconciliation**
$25.00 per hour

**Returned Deposited/Cashed Item Fee**
$12.00

**Safe Deposit Boxes**
(please see a BB&T representative for current pricing and availability)
- Lost key: $25.00
- Drilling cost: $150.00

**Statement Delivery and Check Options**
- Online Statements: No charge
- Paper Statements: $3.00 per statement cycle
  - Fee applicable to BB&T Student Banking accounts only
  - Includes Check Safekeeping (paid checks are not included in the statement)
- Check Images with Statement: $4.00 per statement cycle
  - Fee applicable to BB&T Bright Banking, BB&T@Work Checking and BB&T Fundamentals Checking accounts only
  - Images of paid checks are included in the statement

**Statement Delivery and Check Options - continued**
- Check Enclosure with Statement: $5.00 per statement cycle
  - Fee applicable to BB&T@Work Checking accounts only
  - Copies of paid checks are included in the statement

**Statement Services**
- Duplicate statement fee: $3.00
  - An additional current statement that is mailed to an alternate address
- Hold statement at branch: $5.00 per month
- Interim statement: $25.00
  - A statement that is produced on a day other than the normal statement cycle cut date (next regular statement will only include the activity since the interim statement cut)
- Returned statement/Undeliverable address fee: $5.00
- 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 all activity beginning with the last regular statement cycle cut date up to the current statement cut date)
- Statement copy: $7.00 + account research fees may apply
  - An additional copy of a statement after receiving the original

**Stop Payment Order**
$35.00

**Temporary Checks**
$3.00 for 10 checks

**Wire Transfers**
- Domestic incoming: $15.00
- Domestic outgoing: $30.00
- Funds Transfer Fee: $3.00

**Additional Payment Products**
BB&T offers other payment products. Please refer to their product-specific fee schedules for more information on the following products:
- BB&T MoneyAccount
- BB&T LEAP Account
- MyLink Card
- EasySend Card
- Ready Access Card
- BB&T Gift Card

17 For transfer amounts under $5, no transfer fee will be charged
PERSONAL SERVICES PRICING GUIDE FOR eSAVINGS

BB&T eSavings (may be opened only through BBT.com)

- Minimum opening deposit $0
- No minimum balance requirement
- Transfers/Withdrawals
  - Six (6) transfers or withdrawals per monthly cycle No charge
  - Excessive activity fee (after six) $3 each

(BB&T eSavings accounts are subject to fund transfer charges when transfers are made through a BB&T Phone24 associate)

Per regulation, regardless of fees assessed for excessive activity, this account is ONLY permitted to have six (6) transfers or withdrawals during any 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, preauthorized or automatic transfer, telephonic transfer, online banking or similar order. Your account is subject to closure if you repeatedly exceed the permitted number of transactions.*

*Per regulation, you are permitted unlimited in-branch withdrawals and ATM withdrawals. See your Bank Services Agreement for details.