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, Investor’s Deposit Account, Certificate of Deposit, Individual Retirement Account and/or investments through BB&T Investment Services, Inc.3 or BB&T Scott & Stringfellow3
  - Personal BB&T Mortgages1,2, $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 244)
- Minimum opening deposit: $0
- No minimum balance requirement
- Per statement cycle product fees:
  - Paper statement fee5 $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, Investor’s Deposit Account, Certificate of Deposit, Individual Retirement Account and/or investments through BB&T Investment Services, Inc.3 or BB&T Scott & Stringfellow3
  - Personal BB&T Mortgages1,2, $150,000+ aggregate original loan amount

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 Scott & Stringfellow, a division of BB&T Securities, LLC, Member FINRA/SIPC, a wholly owned nonbank subsidiary of BB&T Corporation; and BB&T Investment Services, Inc., a wholly owned registered broker/dealer subsidiary of Branch Banking and Trust Company, Member FINRA/SIPC. 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 an alternate BB&T checking account
5 To avoid a $3 monthly paper statement fee, choose online-only statements in BB&T Online Banking

Insurance and Investments 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>
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</tbody>
</table>

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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 Investment Services, Inc.³ balances, BB&T Scott & Stringfellow³ balances, and/or BB&T Trust balances

If linked to an eligible BB&T Investment Services, Inc.³ or BB&T Scott & Stringfellow³ 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 Investment Services, Inc.³ balances, BB&T Scott & Stringfellow³ balances, and/or BB&T Trust balances

If linked to an eligible BB&T Investment Services, Inc.³ or BB&T Scott & Stringfellow³ brokerage account as part of a BB&T Vantage Asset Management Account, the BB&T Asset Management Account pricing will apply.

BB&T Asset Management Account
(BB&T Investment Services, Inc.³ or BB&T Scott & Stringfellow³)
- 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, Investor’s Deposit Account, Certificate of Deposit, Individual Retirement Account, and/or investments through BB&T Investments or BB&T Scott & Stringfellow³ OR
  - $100,000 combined balance in checking, savings, Money Rate Savings, Investor’s Deposit Account, Certificate of Deposit, Individual Retirement Account, investments through BB&T Investments or BB&T Scott & Stringfellow³ and/or outstanding balances in direct retail loans and lines of credit²

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 Scott & Stringfellow, a division of BB&T Securities, LLC, Member FINRA/SIPC, a wholly owned nonbank subsidiary of BB&T Corporation; and BB&T Investment Services, Inc., a wholly owned registered broker/dealer subsidiary of Branch Banking and Trust Company, Member FINRA/SIPC. Insurance products are offered by BB&T Insurance Services, a subsidiary of Branch Banking and Trust Company.

Insurance and Investments sold, offered, or recommended are:

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Savings Accounts

Regular Savings
- Minimum opening deposit $25.00
- Monthly maintenance fee $5.00
- To avoid monthly maintenance fee:
  - Minimum balance of $350 OR
  - One recurring preauthorized deposit or transfer of at least $25 per monthly statement cycle
- Transfers/Withdrawals
  - Two (2) transfers or withdrawals per monthly cycle No charge
- Excessive activity fee (after two) $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.7

Young Savers6 (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.7

Money Rate Savings
- Minimum opening deposit $200.00
- 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 No charge
  - BB&T 24 ATM and in-branch withdrawals7 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.)

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 No charge
  - BB&T 24 ATM and in-branch withdrawals7 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.)

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 per monthly cycle No charge
  - BB&T 24 ATM and in-branch withdrawals7 No charge
- Excessive activity fee (after six) $25.00 each

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

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 conversion to a checking account if you repeatedly exceed the permitted number of transactions.7

6 There is no opening deposit requirement for BB&T Student Banking clients.
7 Per regulation, you are permitted unlimited in-branch withdrawals and ATM withdrawals. See your Bank Services Agreement for details.
8 Regular Savings service charges will apply at age 18.
Additional 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>$5.00 per month per account</td>
</tr>
<tr>
<td>Remittance Fee</td>
<td>$5.00 per month per account</td>
</tr>
<tr>
<td>BB&amp;T Debit Card/BB&amp;T ATM Card</td>
<td></td>
</tr>
<tr>
<td>- ATM Transactions</td>
<td></td>
</tr>
<tr>
<td>(Cash Withdrawals, Balance Inquiries, Transfers)</td>
<td></td>
</tr>
<tr>
<td>BB&amp;T 24 ATMs</td>
<td>No charge</td>
</tr>
<tr>
<td>Non-BB&amp;T ATM Fee&lt;sup&gt;9&lt;/sup&gt;</td>
<td>$3.00</td>
</tr>
<tr>
<td>International ATM Transaction Fee&lt;sup&gt;10&lt;/sup&gt;</td>
<td>$5.00</td>
</tr>
<tr>
<td>Non-BB&amp;T &amp; International ATM Transaction Fee</td>
<td></td>
</tr>
<tr>
<td>Waivers Per Statement Cycle</td>
<td></td>
</tr>
<tr>
<td>BB&amp;T Elite@Work Checking</td>
<td>Unlimited</td>
</tr>
<tr>
<td>BB&amp;T Wealth Vantage</td>
<td>Unlimited</td>
</tr>
<tr>
<td>BB&amp;T Private Vantage</td>
<td>Ten (10)</td>
</tr>
<tr>
<td>BB&amp;T Asset Management Account</td>
<td>Eight (8)</td>
</tr>
<tr>
<td>Elite Gold</td>
<td>Four (4)</td>
</tr>
<tr>
<td>BB&amp;T Student Banking</td>
<td>Two (2)</td>
</tr>
<tr>
<td>Non-BB&amp;T &amp; International ATM Transaction Surcharge Rebates&lt;sup&gt;11&lt;/sup&gt; per statement cycle</td>
<td></td>
</tr>
<tr>
<td>BB&amp;T Wealth Vantage</td>
<td>Fifteen (15)</td>
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<tr>
<td>BB&amp;T Private Vantage</td>
<td>Ten (10)</td>
</tr>
<tr>
<td>BB&amp;T Asset Management Account</td>
<td>Eight (8)</td>
</tr>
<tr>
<td>• ATM &amp; Purchase International Service Assessment Fee&lt;sup&gt;12&lt;/sup&gt; 3% of transaction amount</td>
<td></td>
</tr>
<tr>
<td>• Card Replacement Fees</td>
<td></td>
</tr>
<tr>
<td>BB&amp;T Wealth Vantage, BB&amp;T Private Vantage, BB&amp;T Asset Management Account, Elite Gold, and BB&amp;T Elite@Work Checking</td>
<td>No Charge</td>
</tr>
<tr>
<td>BB&amp;T Debit Card Replacement Fee&lt;sup&gt;13&lt;/sup&gt;</td>
<td>$5.00</td>
</tr>
<tr>
<td>BB&amp;T ATM Card Replacement Fee</td>
<td>$5.00</td>
</tr>
<tr>
<td>• Three-Day Priority Card Delivery Fee</td>
<td>$30.00</td>
</tr>
<tr>
<td>• ATM Mini statement</td>
<td>$1.50 (last 10 transactions or pending)</td>
</tr>
<tr>
<td>• ATM Current Cycle statement</td>
<td>$2.00 (all transactions since last statement)</td>
</tr>
</tbody>
</table>

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>(or before 7 p.m. ET)</td>
<td>$5,000.00 per day</td>
<td>Outbound: $10.00</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>
</tbody>
</table>

Cut-Off Times (approximate times)

- To / from outside accounts  7 p.m. ET
- Internal BB&T transfers  9 p.m. ET
- Business loan transfers  7 p.m. ET

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 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  No charge
  automated service
  Through BB&T Phone24  $2.00 each person-to-person

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 Fee

- Young Savers accounts  No charge
- All other accounts if balance is less than $1,000  $7.50 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 (per message)  $30.00
- Wire/Draft Tracer/Amendment (per message)  $20.00
- Foreign Currency Drafts  $30.00
- Foreign Currency Bank Note Buys/Sales  $10.00
- Foreign Currency Overnight Delivery  $20.00
- Foreign Check Collection (plus Foreign Bank Fees)  $75.00
- Foreign Check Returned Item (plus Foreign Bank Fees)  $30.00
- 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

Effective May 1, 2017

Negative Account Balance Fee  $36.00

(assessed to your checking or savings account on the seventh consecutive calendar day that your account remains overdrawn)

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  $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.
### Overdraft Protection

**Overdraft Transfer Fee**

(No charge to clients who have a linked account)

- BB&T Asset Management Account, BB&T Wealth Vantage, and BB&T Private Vantage clients
- Elite Gold and BB&T Elite@Work Checking clients

**Overdraft Protection Fee**

- $9.00 per transfer in excess of two per statement cycle

**All other clients**

$12.50

### Statement Services

- Duplicate statement fee $3.00
  - 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

### 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
- 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

### 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

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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

(BBT 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.