

BB&T PERSONAL SERVICES PRICING GUIDE

Georgia, North Carolina, South Carolina

Effective January 1, 2019

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 Investments³ or BB&T Scott & Stringfellow³ **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 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, High Performance Money Market, Investor's Deposit Account, Certificate of Deposit, Individual Retirement Account and/or investments through BB&T Investments³ or BB&T Scott & Stringfellow³ **OR**
 - Personal BB&T Mortgages^{1,2}, \$150,000+ aggregate original loan amount

BB&T Asset Management Account (BB&T Investments³ 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, High Performance Money Market, Investor's Deposit Account, Certificate of Deposit, Individual Retirement Account, and/or investments through BB&T Investments³ or BB&T Scott & Stringfellow³ **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 Investments³ or BB&T Scott & Stringfellow³ and/or outstanding balances in direct retail loans and lines of credit²

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.

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.

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 McGriff Insurance Services, a subsidiary of BB&T Insurance Holdings Inc.

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

NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	NOT FDIC INSURED
MAY GO DOWN IN VALUE	NOT GUARANTEED BY A BANK	

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BB&T Vantage Accounts

BB&T Vantage

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

BB&T 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 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 Investments³ balances, BB&T Scott & Stringfellow³ balances, and/or BB&T Trust balances

If linked to an eligible BB&T Investments³ 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 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 withdrawals⁶ No charge
- 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

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.

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 McGriff Insurance Services, a subsidiary of BB&T Insurance Holdings Inc.

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

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Savings Accounts

Regular Savings

- Minimum opening deposit⁷ \$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, 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.⁶

Young Savers⁸ (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.⁶

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 withdrawals⁶ No charge
- Excessive activity fee (after six) \$15.00 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

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 No charge
 - BB&T 24 ATM and in-branch withdrawals⁶ No charge
- Excessive activity fee (after six) \$15.00 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

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 withdrawals⁶ No charge
- Excessive activity fee (after six) \$15.00 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

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.

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Additional Banking Services

Account Confirmation/Verification \$20.00

Backup Withholding

Remittance Fee \$5.00 per month per account

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 Fee⁹ \$3.00
 - International ATM Transaction Fee¹⁰ \$5.00
 - Non-BB&T & International ATM Transaction Fee
 - Waivers Per Statement Cycle
 - BB&T Vantage Checking 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 Rebates¹¹ per statement cycle
 - BB&T Vantage Checking Fifteen (15)
 - BB&T Private Vantage Ten (10)
 - BB&T Asset Management Account Eight (8)
- ATM & Purchase International Service
 - Assessment Fee¹² 3% of transaction amount
 - BB&T Vantage Checking No charge
 - BB&T Private Vantage No charge
- Card Replacement Fees No charge
- Three-Day Priority Card Delivery Fee \$30.00
- ATM Mini statement \$1.50
(last 10 transactions or pending)
- ATM Current Cycle statement \$2.00
(all transactions since last statement)

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 Vantage Checking and BB&T Private Vantage clients)

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

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

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.	

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.

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Additional Banking Services - continued

BB&T Phone24

- Automated inquiries No charge
- Person-to-person inquiries No charge
- Funds Transfers
 - Through BB&T Phone24 No charge
 - automated service
 - Through BB&T Phone24 \$2.00 each
 - person-to-person¹³

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 No charge

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 \$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

(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 (GA) No charge

Non-Depositor Check Cashing Fee for On Us (BB&T) Checks (NC, SC) \$8.00

(Applies to checks cashed greater than \$50.00)

Official Check \$10.00

Overdraft/Returned Item¹⁴ \$36.00

Overdraft Protection

Overdraft Transfer Fee¹⁵

(limit of one fee per linked account per day)

- BB&T Asset Management Account, BB&T Vantage Checking, and BB&T Private Vantage clients No charge
- Elite Gold and BB&T Elite@Work \$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

¹³ The \$2 excess call fee will be waived for clients also incurring a \$2 transfer fee.

¹⁴ 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.

¹⁵ For transfer amounts under \$5, no transfer fee will be charged

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Additional Banking Services - continued

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
 - Front and back images of 5 paid checks per page side are included in the statement
- Enhanced Check Images with Statement \$5.00 per statement cycle
 - Fee applicable to BB&T@Work Checking accounts only
 - Larger images of 3 paid checks per page 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 \$5.00 + account research fees may apply
 - An additional copy of a statement after receiving the original

Stop Payment Order

\$35.00

Temporary Checks

\$4.00 for four checks

(a minimum of four checks is required)

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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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

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.

BBT.com

The logo for BB&T, consisting of the letters "BB&T" in a white, serif font, centered within a dark gray square. This square is positioned below a horizontal gray bar that spans the width of the page.