



At A Glance

BUSINESS VALUE 200 CHECKING

Business Value 200 Checking is designed to meet the needs of sole proprietorships, start-ups and small businesses with low monthly check transactions and deposits.

[This document is to help you understand some of the features of this account. This information is supplemental to the other documents and disclosures that you have already received, or will receive, at account opening. Please refer to our Business Services Product and Pricing Guide, Commercial Bank Services Agreement and Commercial Overdraft Decision Notice for full details.]

Account Opening and Usage	Minimum Opening Deposit:	\$100
	Monthly Maintenance Fee:	\$12 (No monthly maintenance fee for the first 65 days)
	Requirements to avoid monthly maintenance fee:	<ul style="list-style-type: none"> ▪ \$1,500 average monthly balance (Business Value 200 Checking) OR ▪ \$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&T credit cards¹ OR ▪ A qualifying transaction from a BB&T Merchant Services account² OR ▪ Use your BB&T Business Debit Card and/or business credit card to make at least \$1,000 in eligible purchases each month³
	Combined Items ⁴ Fee:	200 free, then \$.50 for each additional item
	Pays Interest:	No
	Use of BB&T ATMs:	No fee
	Non-BB&T ATM Fee:	\$3.00 \$2.50 (PA and NJ Only) Two Free (TX Only)
	Overdraft Fees and Options	Overdraft Fee:
Return Item Fee:		\$36 for each item we do not pay
Negative Account Balance Fee:		\$36 if account remains overdrawn for 7 days \$8 if account remains overdrawn for 7 days (IN, KY, OH, NJ, PA only)
Overdraft Protection Transfer Fee:		\$12.50 per transfer (limit of one fee per linked account per day). With Overdraft Protection, funds are transferred automatically from your linked money market savings, credit card, or line of credit account when you have insufficient funds in your checking account to cover an item.
<p>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.</p> <p>Overdraft Review Options: All Transactions:</p> <p>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.</p> <p>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.</p>		

Processing Policies

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

Generally, funds from check deposits are available during nightly processing on the business day that we receive the deposit. Cash, wire transfers, and the first \$100 of check deposits received in person at a branch will be immediately available. Funds from an electronic direct deposit will be available on the day we receive settlement for the deposit.

Special rules apply for how much is immediately available from ATM deposits as outlined below:

- At the envelope-free BB&T ATMs, all cash and the first \$100 of your total check deposits received before 6:00 PM will be made immediately available
- For deposits received at BB&T ATMs that require an envelope, the first \$100 of your total deposits received on a business day will be made immediately available

If we place a hold on a check deposit, it will not be available according to the schedule outlined above. **Please see the Commercial Bank Services Agreement for more information on holds, mobile deposits, other types of deposits, business days, and our full availability policy.**

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.

Other Service Fees

Online Bill Pay:	No fee
Check Images:	\$4 per month for front and back images of paid checks included with your statement
Statement Copy:	\$7 (Research charges may also apply.)
Stop Payment:	\$35 \$34 (IN, KY, OH, PA and NJ Only)
Money Order:	\$5
Official Check:	\$10
Returned Deposit/Cashed Item:	\$12
Online Check Copies:	No fee
Online Bank Statements:	No fee
Account Research:	\$25 per hour

We're Here To Help

If you have questions regarding your account, please visit any BB&T Financial Center or call us at 1-800-BankBBT (1-800-226-5228).

Account Terms & Conditions, Rules and Other Information can be found on our website at <http://www.BBT.com>

AL, DC, FL, GA, IN, KY, OH, NJ, PA, MD, NC, SC, TN, TX, VA, WV

Branch Banking and Trust Company, Member FDIC

¹ Subject to credit approval.

² Subject to business type and credit approval. A BB&T Merchant Services qualifying transaction is a payment card settlement (e.g., Visa®, MasterCard®, American Express® or Discover®) from a BB&T Merchant account deposited to a linked BB&T checking account at least once during the monthly statement cycle.

³ 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

⁴ 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).

© 2019, Branch Banking and Trust Company. All rights reserved.

January 2019