Public Fund Interest Checking is designed to meet the needs of small public entities, including state or federal government agencies, local municipalities and public agencies.

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 Pricing Guide, Commercial Bank Services Agreement and Commercial Overdraft Decision Notice for full details.

<table>
<thead>
<tr>
<th>Account Opening and Usage</th>
<th>Minimum Opening Deposit:</th>
<th>$100</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly Maintenance Fee:</td>
<td>$15</td>
</tr>
<tr>
<td></td>
<td>Requirements to avoid monthly maintenance fee:</td>
<td>$6,000 average monthly balance</td>
</tr>
<tr>
<td></td>
<td>Combined Items Fee:</td>
<td>150 free, then $.50 for each additional item</td>
</tr>
<tr>
<td></td>
<td>Pays Interest:</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Use of BB&amp;T ATMs:</td>
<td>No fee</td>
</tr>
<tr>
<td></td>
<td>Non-BB&amp;T ATM Fee:</td>
<td>$3.00 No Charge - TX Only</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Overdraft Fees and Options</th>
<th>Overdraft Fee:</th>
<th>$36 for each item we pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Item Fee:</td>
<td></td>
<td>$36 for each item we do not pay</td>
</tr>
<tr>
<td>Negative Account Balance Fee:</td>
<td></td>
<td>$36 if account remains overdrawn for 7 days</td>
</tr>
<tr>
<td>Overdraft Protection Transfer Fee:</td>
<td></td>
<td>$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. For transfer amounts under $5, no transfer fee will be charged.</td>
</tr>
</tbody>
</table>

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 overdraft your account when you do not have enough money available. You will be charged a fee for each returned item.
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

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Bill Pay</td>
<td>No fee</td>
</tr>
<tr>
<td>Check Images</td>
<td>$4 per month for front and back images of paid checks included with your statement</td>
</tr>
<tr>
<td>Statement Copy</td>
<td>$7 (Research charges may also apply)</td>
</tr>
<tr>
<td>Stop Payment</td>
<td>$35</td>
</tr>
<tr>
<td>Money Order</td>
<td>$5</td>
</tr>
<tr>
<td>Official Check</td>
<td>$10</td>
</tr>
<tr>
<td>Returned Deposit/Cashed Item</td>
<td>$12</td>
</tr>
<tr>
<td>Online Check Copies</td>
<td>No fee</td>
</tr>
<tr>
<td>Online Bank Statements</td>
<td>No fee</td>
</tr>
<tr>
<td>Account Research</td>
<td>$25 per hour</td>
</tr>
</tbody>
</table>

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, MD, NC, SC, TN, TX, VA, WV

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