



Personal Services

Product and Pricing Guide

Effective June 22, 2015

Please note: The pricing in this guide applies only to BB&T accounts converting from The Bank of Kentucky. For pricing of new accounts, please visit your BB&T financial center.

Table of Contents

<i>Account Name Change Chart</i>	1
<i>Checking Solutions</i>	
Standard Checking Account Benefits	2
BB&T Bright Banking	2
BB&T Fundamentals Checking.....	2
BB&T Student Banking.....	2
BB&T@Work Checking.....	2
BB&T Elite@Work Checking	3
Senior Checking.....	4
Elite Gold	4
Health Savings Account.....	5
<i>Money Market Solutions</i>	
Money Rate Savings	5
Investor's Deposit Account.....	6
<i>Savings Solutions</i>	
Standard Savings Account Benefits	6
Regular Savings	6
Regular Savings – Young Savers	7
Certificates of Deposit.....	7
Individual Retirement Accounts.....	8
<i>Borrowing Solutions</i>	
BB&T Loans	8
BB&T Credit Cards	8
<i>Additional Solutions at BB&T</i>	
BB&T Debit Card	9
BB&T ATM Card	9
BB&T ATMs.....	9
BB&T Online Banking with Unlimited Bill Payment	9
BB&T Alerts.....	10
BB&T Mobile Banking	10
BB&T Phone24.....	10
<i>Important Information</i>	
BB&T Overdrafts	10
BB&T Overdraft Review.....	11
Overdraft Protection	11
Payment of Items	11
Funds Availability.....	12
Monthly Statements	12
Online Statements.....	12
Image Statements	12
Checks.....	12
FDIC Insurance	12
Next Steps.....	13
<i>Other Services</i>	
BB&T Safe Deposit Box	13
Direct Deposits and Automatic Drafts.....	13
Wire Transfers.....	13
Constant Credit	13
<i>Fee Schedule</i>	14

Account Name Change Chart

Your new BB&T account name has been determined based on the specific terms and conditions of your Bank of Kentucky account. If you have any questions, please visit your nearest financial center. Our representative will explain specific BB&T products and discuss options that may be better suited to you.

Checking Accounts

Bank of Kentucky Account:	New BB&T Account:
Classic Checking Express Checking Linked Checking Liberty Checking	Bright Banking
Loyalty Checking	Bright Banking or Senior Checking for clients over 62
Transaction Savings Second Chance Checking	Fundamentals Checking
Student Express	Student Banking
Group Banking	BB&T@Work
Elite Checking Employee Checking	Elite Gold
Health Savings Account Health Savings Sweep Account	Health Savings Account

Money Market Accounts

Money Market Plus	Investor's Deposit Account
Personal Money Market Deposit Account	Money Rate Savings

Savings Accounts

Hometown Savings Premium Savings Xmas Savings Christmas Club	Regular Savings or Young Savers for clients under 18
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Other Accounts

Personal Certificate of Deposit	Personal Fixed Rate CD
Variable Rate Certificate of Deposit	Treasury CD
IRA Certificate of Deposit	Fixed Rate IRA
HSA Certificate of Deposit	Health Savings Account CD
TDOA Certificate of Deposit	MRS IRA
Consumer Loan	BB&T Loan
Visa® Credit Card	BB&T Spectrum Rewards™ Credit Card
Cash Reserve	BB&T Constant Credit
Safe Deposit Box	BB&T Safe Deposit Box
Online Banking	BB&T Online Banking with Unlimited Bill Payment

Checking Solutions

BB&T offers a variety of checking account choices. All BB&T checking accounts provide standard benefits designed to make banking easier and more convenient for you.

Please visit BBT.com for a complete listing of all BB&T checking and money market accounts.

Standard Checking Account Benefits

- BB&T debit card
- Unlimited check writing, BB&T debit card purchases and BB&T ATM transactions
- Free, unlimited BB&T Online Banking with bill payment
- Unlimited account inquiries through BB&T Phone24, our automated telephone banking service, available 24 hours a day, 7 days a week
- Two free Phone24 person-to-person inquiries; \$2 per call in excess of two per statement cycle, waived for all converted Bank of Kentucky accounts for the first three months
- No-fee automated transfers through BB&T Phone24
- BB&T offers several options for overdraft protection¹

¹BB&T offers a variety of accounts and credit options that can be linked to your checking account to provide overdraft protection. Some products may be subject to credit approval.

BB&T Bright Banking

With Bright Banking, you'll receive a variety of features and benefits – including our promise to share the knowledge you need to move you in a brighter financial direction. The account combines all the convenient standard benefits available with BB&T checking accounts (see above).

Bright Banking Pricing Information:

- The monthly maintenance fee is \$12.

You can avoid the monthly maintenance fee with any of the following:

- Combined ACH direct deposits totaling \$500 or more per statement cycle **OR**
- \$1,500 average checking balance per statement cycle **OR**
- \$6,000 combined personal deposit balance including checking, savings, Money Rate Savings, Investor's Deposit Accounts (excludes CDs and IRAs), and/or outstanding personal loan balances including personal loans,^{1,2,4} home equity lines of credit⁴ and credit card⁴ balances **OR**
- A BB&T personal mortgage^{3,4} with an outstanding balance

¹Loans originated in a branch, including automobile loans, unsecured personal loans, and loans secured by savings/CDs/stocks.

²Dealer Finance loans (automobile, boat, recreational vehicle, and other equipment loans).

³1st and 2nd closed end personal loans secured by a residence only.

⁴Loans, lines of credit, and credit cards are subject to credit approval.

BB&T Fundamentals Checking

BB&T Fundamentals Checking is a basic account for those seeking a simple account with a low monthly maintenance fee. The account combines all the convenient standard benefits available with BB&T checking accounts (see above).

BB&T Fundamentals Checking Pricing Information:

- The monthly maintenance fee is \$5.

BB&T Student Banking

BB&T Student Banking offers convenient checking account access for clients up to age 24. There is no monthly maintenance fee; however, BB&T charges \$3 each statement cycle for a paper statement. You can avoid this fee by selecting online-only statements through BB&T Online Banking. BB&T Student Banking clients also receive one service fee refund during the life of the account and a waived maintenance fee for one Regular Savings account.¹

¹Service fees apply. A maintenance fee applies if the Student Banking checking account is closed.

BB&T@Work Checking

BB&T@Work Checking is a premium package of BB&T financial products and services for employees of companies enrolled in BB&T@Work. You'll receive all the standard benefits for BB&T checking accounts (see above), plus these additional features:

- Interest rate discounts on loans and lines of credit⁴
- Free financial education seminars
- Access to competitive quotes on auto and home insurance coverage⁵

BB&T@Work Checking Pricing Information:

- The monthly maintenance fee is \$10.

You can avoid the monthly maintenance fee with any of the following:

- Combined ACH direct deposits totaling \$500 or more per statement cycle **OR**
- \$1,000 average checking balance per statement cycle **OR**
- \$6,000 combined personal deposit balance including checking, savings, Money Rate Savings, Investor's Deposit Accounts (excludes CDs and IRAs), and/or outstanding personal loan balances including personal loans,^{1,2,4} home equity lines of credit⁴ and credit card⁴ balances **OR**
- A BB&T personal mortgage^{3,4} with an outstanding balance

¹Loans originated in a branch; including automobile loans, unsecured personal loans, loans secured by savings/CDs/stocks.

²Dealer Finance loans (automobile, boat, recreational vehicle, and other equipment loans).

³1st and 2nd closed end personal loans secured by a residence only.

⁴Loans, lines of credit, and credit cards are subject to credit approval.

⁵Insurance products are offered through BB&T Insurance Services, Inc., a subsidiary of BB&T Insurance Holdings, Inc.

Insurance 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

BB&T Elite@Work Checking

BB&T's premium Custom Banking Package for the employees of companies enrolled in BB&T@Work, Elite@Work Checking gives you an unmatched combination of exclusive products, benefits, discounts and services. You'll receive all of the standard benefits for BB&T checking accounts (see page 2), plus these additional features:

- Interest-bearing checking, with interest compounded daily on all collected balances; pays at statement cycle
- No charge for exclusive design wallet-style, duplicate or top-stub checks or \$6 credit toward any other design
- Unlimited no-fee money orders and official checks
- Unlimited person-to-person calls through BB&T Phone24
- Elite rate BB&T auto loan discount¹
- Discounted closing costs on real estate secured loans and lines¹
- Free 3X5 or smaller safe deposit box or a \$40 credit on other sizes
- Waived monthly maintenance fees on a Bright Banking, Money Rate Savings and/or Regular Savings account⁷
- Bonus rates on select CDs and IRAs
- No fee on incoming wire transfers
- Financial reviews
- 5% discount on stock trades through BB&T Investment Services⁶
- No-penalty CD withdrawal due to medical emergency²

BB&T Elite@Work Checking Pricing Information:

- The monthly maintenance fee is \$30.

You can avoid the monthly maintenance fee with any of the following:

- Combined ACH direct deposits totaling \$2,000 or more per statement cycle **OR**
- \$25,000 combined deposit balance in checking, savings, Money Rate Savings, Investor's Deposit Account, CD, IRA, and/or investments through BB&T Investment Services, Inc⁶ or Scott and Stringfellow, LLC⁶ **OR**
- \$25,000 combined outstanding balance in personal loans^{3,5} and home equity lines of credit⁵ **OR**
- Personal BB&T mortgages,^{4,5} \$150,000+ aggregate original loan amount

¹Upon credit approval.

²After seven days on deposit.

³Loans originated in a branch; including automobile loans, unsecured personal loans, loans secured by savings/CDs/stocks.

⁴1st and 2nd closed end personal loans secured by a residence only.

⁵Loans, lines of credit, and credit cards are subject to credit approval.

⁶Investment 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.

Investments sold, offered, or recommended are:

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NOT FDIC INSURED	
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⁷Service fees apply. A monthly maintenance fee applies if the BB&T Elite@Work Checking account is closed.

Senior Checking

Senior Checking, a non-interest bearing account, offers comprehensive savings on a variety of checking features for our clients age 62 and above, in addition to the standard benefits for checking accounts (see page 2).

Senior Checking provides these valuable features:

- No charge for exclusive design wallet-style checks or \$6 credit toward another design
- No-penalty CD withdrawal due to medical emergency¹

Senior Checking Pricing Information:

- The monthly maintenance fee is \$10.

You can avoid the monthly maintenance fee with any of the following:

- Combined ACH direct deposits totaling \$500 or more per statement cycle **OR**
- \$1,000 average checking balance per statement cycle **OR**
- \$6,000 combined personal deposit balance including checking, savings, Money Rate Savings, Investor's Deposit Accounts (excludes CDs and IRAs), and/or outstanding personal loan balances including personal loans,^{2,3,5} home equity lines of credit⁵ and credit card⁵ balances **OR**
- A BB&T personal mortgage^{4,5} with an outstanding balance

¹After seven days on deposit.

²Loans originated in a branch; including automobile loans, unsecured personal loans, loans secured by savings/CDs/stocks.

³Dealer Finance loans (automobile, boat, recreational vehicle, and other equipment loans).

⁴1st and 2nd closed end personal loans secured by a residence only.

⁵Loans, lines of credit, and credit cards are subject to credit approval.

Elite Gold

BB&T's premium custom banking package, Elite Gold, gives you an unmatched combination of exclusive products, benefits, discounts and services. You'll receive all of the standard benefits for BB&T checking accounts (see page 2), plus these additional features:

- Interest-bearing checking, with interest compounded daily on all collected balances; pays at statement cycle
- No charge for exclusive design wallet-style, duplicate or top-stub checks or \$6 credit toward any other design
- Unlimited no-fee money orders and official checks
- Unlimited person-to-person calls through BB&T Phone24
- Elite rate BB&T auto loan discount¹
- Discounted closing costs on real estate secured loans and lines¹
- Free 3X5 or smaller safe deposit box or a \$40 credit on other sizes
- Waived monthly maintenance fees on a Bright Banking, Money Rate Savings and/or Regular Savings account⁷
- Bonus rates on select CDs and IRAs
- No fee on incoming wire transfers
- Financial reviews
- 5% discount on stock trades through BB&T Investment Services⁶
- No-penalty CD withdrawal due to medical emergency²

Elite Gold Pricing Information:

- The monthly maintenance fee is \$30.

You can avoid the monthly maintenance fee with any of the following:

- \$25,000 combined deposit balance in checking, savings, Money Rate Savings, Investor's Deposit Account, CD, IRA, and/or investments through BB&T Investment Services, Inc⁶ or Scott and Stringfellow, LLC⁶ **OR**
- \$25,000 combined outstanding balance in personal loans^{3,5} and home equity lines of credit⁵ **OR**
- Personal BB&T mortgages,^{4,5} \$150,000+ aggregate original loan amount

¹Upon credit approval.

²After seven days on deposit.

³Loans originated in a branch; including automobile loans, unsecured personal loans, loans secured by savings/CDs/stocks.

⁴1st and 2nd closed end personal loans secured by a residence only.

⁵Loans, lines of credit, and credit cards are subject to credit approval.

⁶ 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.

Investments sold, offered, or recommended are:

NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
NOT FDIC INSURED	
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⁷Service fees apply. A monthly maintenance fee applies if the Elite Gold checking account is closed.

Health Savings Account

A health savings account (HSA) is an easy, tax-advantaged way to pay for qualified medical expenses. To qualify for a Health Savings Account, you must be covered by a high-deductible health plan (HDHP). Enjoy all of these benefits and tax advantages with your Health Savings Account:

Benefits

- Funds remain in the HSA from year to year
- The HSA is not tied to an employer; the account stays with you even if you change jobs
- Cash deposits are FDIC insured to the maximum amount permitted by law
- Tiered interest rates
- BB&T Benefits Access debit card
- BB&T Online banking with unlimited Online bill payment at no additional charge
- Mutual fund investment sweep option available for balances over \$3,500 with a minimum transfer of \$500*
- Exclusive design checks
- Monthly account statements; quarterly statements for Mutual Fund investment option

Tax Advantages

- Earnings are tax free when used to pay for qualified medical expenses
- Contributions, up to the annual contribution limit, are tax deductible
- Withdrawals for qualified medical expenses are tax free

Health Savings Account Pricing Information:

- No minimum balance requirement
- No set-up fee or transaction fees
- Monthly maintenance fee of \$2

For more information on BB&T Health Savings Accounts, or to determine your eligibility and/ or maximum contribution limit, please visit BBT.com/HSA. Generally, the following criteria need to be met:

- You (and, if you are enrolled in family HDHP coverage, your family members) must not also be covered by any other health plan other than another HDHP (with certain exceptions).
- You must not be eligible to be claimed as a dependent on another person's tax return.
- You must not be enrolled in Medicare.

Health Savings Account holders: Please read all disclosures in the enclosed HSA Information Booklet.

* Investment solutions are provided by Branch Banking and Trust Company. Investment advisory services are provided by BB&T Institutional Investment Advisers, a wholly owned subsidiary of BB&T.

Securities, investment or insurance products or services sold, offered or recommended are:

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

Money Market Solutions

Clients seeking higher annual percentage yields on their investments while maintaining easy access to funds may want to consider a Money Market account.

Money Rate Savings

Money Rate Savings gives you competitive, tiered interest rates plus several convenient ways to access and manage your funds. Enjoy all of these benefits with your Money Rate Savings account:

- Compounded interest earned 365 days per year on all collected balances; pays at statement cycle
- Six (6) transfers or withdrawals during any monthly 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 order¹
- Check Safekeeping – You may request up to three (3) copies of checks at no cost per statement cycle
- Unlimited BB&T ATM and in-branch withdrawals at no cost (Money Rate Savings accounts are subject to fund transfer charges when transfers are made through a BB&T Phone24 associate)

Money Rate Savings Pricing Information:

- The minimum opening deposit for this account is \$200.
- The monthly maintenance fee is \$10.
- Avoid the monthly maintenance fee when you maintain a \$2,500 minimum balance.
- An excessive withdrawal fee of \$15 each will apply if there are more than six (6) preauthorized, automatic, computer or telephonic transfers (including BB&T Online Banking) and withdrawals per monthly statement cycle.

¹Regulation D limits this account to no more than six (6) transfers or withdrawals during any monthly 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 or conversion to a transaction account if you repeatedly exceed the permitted transactions. Some unlimited forms of transfers and withdrawals are permitted. See your Bank Services Agreement for details.

Investor's Deposit Account

BB&T Investor's Deposit Account rewards you with higher balances by offering premium yields and easy access to your deposited funds, as well as these additional features:

- Tiered money market rates compounded daily; interest pays at statement cycle
- Six (6) transfers or withdrawals during any monthly 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 order¹
- Check Safekeeping – You may request up to three (3) copies of checks at no cost per statement cycle
- Unlimited BB&T ATM and in-branch withdrawals at no cost (Investor's Deposit Accounts are subject to fund transfer charges when transfers are made through a BB&T Phone24 associate or financial center)

Investor's Deposit Account Pricing Information:

- The minimum opening deposit for this account is \$10,000.
- The monthly maintenance fee is \$15.
- Avoid the monthly maintenance fee when you maintain a \$10,000 minimum balance.
- An excessive withdrawal fee of \$15 each will apply if there are more than six (6) preauthorized, automatic, computer or telephonic transfers (including BB&T Online Banking) and withdrawals per monthly statement cycle.

¹Regulation D limits this account to no more than six (6) transfers or withdrawals during any monthly 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 or conversion to a transaction account if you repeatedly exceed the permitted transactions. Some unlimited forms of transfers and withdrawals are permitted. See your Bank Services Agreement for details.

Savings Solutions

No matter what your future goals may be, a BB&T savings account encourages you to automatically set aside funds and help your money grow. All BB&T savings accounts provide standard benefits to help you make the most of your money.

Standard Savings Account Benefits

- Interest compounded daily and paid monthly to increase your effective annual percentage yield
- A monthly statement when there are electronic funds transfers (such as direct deposits or ATM transactions) or if the savings statement is combined with a checking account statement; otherwise, a quarterly statement is provided
- Free, unlimited BB&T Online Banking
- Unlimited automated account inquiry calls to BB&T Phone24
- Some unlimited forms of transfers and withdrawals are permitted. Please see enclosed Bank Services Agreement for details.

Regular Savings

A simple plan for every need, Regular Savings gives you all the standard benefits available with every BB&T savings account (see above).

Regular Savings Pricing Information:

- The monthly maintenance fee is \$5.
- An excessive withdrawal fee of \$3 each will apply if there are more than three (3) preauthorized, automatic, computer or telephonic transfers (including BB&T Online Banking) and withdrawals per monthly statement cycle.¹

You can avoid the monthly maintenance fee with any of the following:

- \$300 minimum balance **OR**
- One recurring preauthorized deposit or transfer of at least \$25 per monthly statement cycle

¹Regulation D limits this account to no more than six (6) transfers or withdrawals during any monthly 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 transactions. Some unlimited forms of transfers and withdrawals are permitted. See your Bank Services Agreement for details.

Regular Savings – Young Savers

The BB&T Young Savers account is available to clients under the age of 18. It has no monthly maintenance fees, no minimum balance requirements and features all the standard benefits for savings accounts (see page 6).

Regular Savings – Young Savers Pricing Information:

- There is no minimum balance requirement for this account.
- There is no monthly maintenance fee.
- Some limited and unlimited forms of transfers and withdrawals are permitted.¹
- At age 18, Regular Savings features and fees will apply.

¹Regulation D limits this account to no more than six (6) transfers or withdrawals during any monthly 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 transactions. Some unlimited forms of transfers and withdrawals are permitted. See your Bank Services Agreement for details.

Certificates of Deposit

BB&T Certificates of Deposit (CDs) may provide you with interest rates higher than other accounts with virtually no risk. We offer a variety of terms ranging from seven days to 60 months. We also offer special CDs designed to help you achieve specific goals. Please visit BBT.com or your local BB&T financial center for details about our CD options. Your BB&T Fixed Rate CD will include the following features:

- Your current term, rate, accrual method and early withdrawal penalty routines will remain the same until your CD matures. Please refer to the enclosed BB&T Bank Services Agreement for information on the conditions that will apply to your CD after renewal.
- A pre-renewal notice will be mailed 20 days prior to renewal on CDs with terms greater than 32 days.
- If the CD has a term of 32 days or more, you may change the term of the CD by notifying BB&T during the 10-day period beginning the day after the renewal date and including the next nine calendar days.
- If you don't make any changes during your grace period, your CD will automatically renew with the same term and with the interest rate in effect for your term and account balance at the time of renewal.
- At renewal, certificate early withdrawal penalties will revert to BB&T's early withdrawal penalties.
- For single-maturity CDs, interest is not earned after the maturity date.
- After renewal, your interest will be compounded daily on collected balances under \$100,000, and simple interest will be earned on all collected balances of \$100,000 and greater. Business and public fund accounts will earn simple interest on all collected balances.
- You will benefit from expanded tiered interest rates which may reward you with higher interest earned for higher balances.
- BB&T offers a variety of terms from seven days to 60 months with tiered interest rates based on term and balance. Interest is payable monthly, quarterly, semiannually or annually. Simple interest CDs pay at maturity if the term is 12 months or less. If the term is greater than 12 months, interest is paid annually.
- Interest cannot be paid by ACH (direct deposit) or by check to another financial institution.
- You can receive a single check for interest payments on up to eight CDs as long as those CDs pay interest on the same day and share the same name, address and Social Security number.
- If you choose to combine your CD with your BB&T checking account, you can receive a monthly statement showing CD activity. Otherwise, no statement will be issued for your CD.

Treasury CD

- Your current term, rate, accrual method and early withdrawal penalty routines will remain the same until your CD matures. Please refer to the enclosed Bank Services Agreement for information on the terms and conditions that will apply to your CD after renewal.
- The BB&T Treasury CD has a six-month term and is set up to renew automatically.
- Interest is variable and will be determined at BB&T's discretion, but will not be less than 1% below the discount rate of the preceding month's last auction of the US Treasury Bill with a maturity of three months. Any change to the interest rate may be made by BB&T at any time.
- There are no tiered interest rates for the BB&T Treasury CD.
- After renewal, your interest will be compounded daily on collected balances under \$100,000, and may be paid monthly, quarterly, semi-annually or at maturity by check, transfer or added to the CD.
- After renewal, simple interest will be earned on all collected balances of \$100,000 and greater, and if interest is added to the CD, interest is paid at maturity only. If interest is paid by check or transfer, interest may be paid monthly, quarterly, semi-annually or at maturity.
- Accrued interest may be withdrawn at any time without penalty.
- Additional deposits of at least \$100.00 are allowed at any time, and may be made in person or by draft.
- One no-fee withdrawal is allowed during each month, provided the funds have remained on deposit for at least seven calendar days and there have been no withdrawals for six days preceding this withdrawal.
- BB&T Treasury CDs may be pledged as collateral for a loan.

Individual Retirement Accounts

IRA holders: Please read the enclosed Individual Retirement Account and Disclosures Statement. Details of your IRA plan are reviewed in the BB&T IRA Deposit Terms and Conditions section.

An IRA can be an important component of your retirement strategy. (Please see your tax advisor concerning potential tax benefits and eligibility requirements.) BB&T offers Traditional IRAs, SEPs and Roth IRAs designed to help you achieve your retirement goals. Please visit BBT.com or your local BB&T financial center for information about IRAs available at BB&T.

Your BB&T IRA will include the following features:

- If you have a Traditional IRA, it will be governed by the Internal Revenue Service Model Custodial Account Agreement as described in the enclosed IRS Form 5305A.
- If you have a Roth IRA, it will be governed by the Internal Revenue Service Model Custodial Account Agreement as described in the enclosed IRS Form 5305-RA.
- Interest compounds daily on your collected IRA balances and is paid monthly.
- Your IRA can be combined with your BB&T checking account and included on your monthly statement; otherwise the statement is semi-annual.

Fixed Rate IRA

- Your current term, rate, accrual method and early withdrawal penalty routines will remain the same until your IRA matures. Please refer to the enclosed Individual Retirement Account and Disclosures Statement for information on the terms and conditions that will apply to your IRA after renewal.
- BB&T offers a variety of terms from 32 days to 60 months with tiered interest rates based on term and balance. Additional deposits, up to the annual contribution limit, are allowed at any time.
- A pre-renewal notice will be mailed 20 days prior to renewal.
- If the IRA has a term of 32 days or more, you may change the term of the IRA by notifying BB&T during the 10-day period beginning the day after the renewal date and including the next nine calendar days.
- If you don't make any changes during your grace period, your IRA will automatically renew with the same term and with the interest rate in effect for your term and account balance at the time of renewal.
- At renewal, IRA early withdrawal penalties will revert to BB&T early withdrawal penalties.
- You will benefit from expanded tiered interest rates which may reward you with higher interest earned for higher balances.
- You can receive a single check for interest payments on up to eight accounts as long as those accounts pay interest on the same day and share the same name, address and Social Security number.
- Interest cannot be paid by ACH (direct deposit) or by check to another financial institution.

Money Rate Savings IRA

- Interest compounds daily and is paid monthly on all IRA balances.
- Additional deposits are allowed at any time, and may include your annual contribution limit, and/or IRA transfers and rollovers.
- This is a variable rate account and interest rates are subject to change any time at BB&T's discretion.

Borrowing Solutions

BB&T offers you a full range of personal loans and lines of credit. Based on the outstanding balance of your BB&T loan or line of credit, you could qualify for a BB&T custom banking package, offering you checking and a host of other convenient benefits. Stop by your local BB&T financial center or visit us online at BBT.com for more details.

BB&T Loans

- If you currently have a loan or line of credit, you will receive a BB&T statement after June 22, 2015, followed by monthly statements detailing the activity on your account. Monthly statements are not generated for any statement cycle in which you have a zero balance and no activity.
- If you access your loan or line with checks, you may continue to use your Bank of Kentucky checks through June 21, 2015. If you need additional checks before June 21, 2015, please order the minimum amount. After June 22, 2015, you may order checks with your new account number via BB&T Phone24 (800-BANK BBT), online (BBT.com), or by visiting any BB&T financial center.

BB&T Credit Cards

If you have an open Bank of Kentucky Visa® credit card, you will receive your BB&T Spectrum Rewards™ credit card by July 19, 2015. Additional details about your Spectrum Rewards credit card will be provided in a separate mailing.

- The BB&T Spectrum Rewards Credit Card rewards you for your everyday spending. This card offers you a clear and flexible rewards program where dollars spent equal dollars earned.
 - Earn 3% cash on all qualified purchases¹ for the first 90 days.
 - Earn 1% cash on all qualified purchases¹ thereafter.
 - Earn a 5% anniversary bonus on cash earned every year.
 - Use cash any way you choose – cash back, gift cards, merchandise, travel and more!

¹A qualified purchase means any signature-based purchase, Internet purchase, phone or mail-order purchase, or automatic bill payment made with a BB&T Spectrum Rewards Credit Card, excluding cash advances, traveler's checks, access checks, balance transfers, credits and returns.

Additional Solutions at BB&T

BB&T Debit Card

If you have an active Bank of Kentucky MasterCard® debit card, you should receive a packet by June 19, 2015, that contains your new BB&T Visa® Debit Card, activation instructions and additional card information. Your Personal Identification Number (PIN) will remain the same as your existing PIN for your Bank of Kentucky debit card. Please activate and begin using your new card after 5 p.m. ET on June 21, 2015. If you have questions about your BB&T debit card or PIN, call the Conversion Information Line at 800-987-6514 from 6 a.m. to midnight ET, seven days a week.

See the BB&T Bank Services Agreement for information about your new daily spending limits, ATM withdrawal limits and other important account information.

Here are some of the great features that come with your BB&T debit card:¹

- Add your photo, your photo ID image or gallery photo to your debit card for a personal touch. Learn more about personalizing your card at BBT.com/carddesign.¹
- Add your BB&T debit card to Apple Pay.™ You can securely make purchases at many of your favorite retailers with just the touch of a finger on your participating Apple device. You can learn more at BBT.com/applepay.
- Using Visa Checkout is a fast, simple, secure way to pay online or on the go with your tablet, phone or PC. Enroll your card at BBT.com/VisaCheckout.
- Customize your card capabilities and spending limits through BB&T OnLine or by contacting your local BB&T financial center.

Here is a list of Visa benefits that come with your BB&T debit card:¹

- Cardholder Inquiry Service
- Lost/Stolen Card Reporting
- Zero Liability²

All MasterCard® benefits associated with your Bank of Kentucky debit card will terminate on June 22, 2015.

The Make Cents Savings program will terminate effective June 19, 2015. Any remaining savings should post to your account by June 30, 2015.

¹These benefits do not apply to BB&T ATM Cards.

²BB&T provides 100% reimbursement for most unauthorized transactions made with a lost or stolen BB&T debit card. Please refer to your Electronic Fund Transfer Agreement and Disclosures for complete details.

BB&T ATM Card

If you have an active Bank of Kentucky ATM card, you should receive a packet by June 19, 2015, that contains your new BB&T ATM Card. Your PIN will remain the same as your existing PIN for your Bank of Kentucky ATM card. Please begin using your new card after 5 p.m. ET on June 21, 2015.

You can use your ATM card to make cash withdrawals, balance inquiries, transfers and deposits at BB&T ATMs and most non-BB&T ATMs. See the BB&T Bank Services Agreement for information about your new daily spending limits, ATM withdrawal limits and other important account information.

The Make Cents Savings program will terminate effective June 19, 2015. Any remaining savings should post to your account by June 30, 2015.

BB&T ATMs

Once you've received and activated your new BB&T debit card, you'll have the convenience of using our network of nearly 3,000 BB&T ATMs to make cash withdrawals, balance inquiries, transfers and deposits. You can also:

- Check your balances, purchase mini-statements of recent transactions for a fee of \$1 or purchase a full statement for a fee of \$2.
- Withdraw cash at most non-BB&T ATMs.
- Make deposits at ATMs.

BB&T Online Banking with Unlimited Bill Payment

Online banking at BB&T is an online service that provides you with convenient and secure access to your accounts 24 hours a day, seven days a week. Online banking makes it easy to check balances, pay bills and transfer money. Online banking features responsive design, so you can manage your accounts from your computer, tablet or mobile device.

Make your banking more convenient with:

- Online bill payments
- Alerts on account balances, transactions and more
- Online statements with up to 24 months of account history
- Quick and easy transfers between accounts
- Security at the highest level available
- DirectConnect or WebConnect, which can sync your BB&T account information with Quicken® (fee may apply)

Beginning June 22, 2015, if you have any questions regarding your BB&T online banking account or if you wish to try one or more of our online services, please call BB&T Online Banking Support at **888-BBT ONLINE (888-228-6654)**. BB&T Online Banking Support is available seven days a week from 6 a.m. to midnight ET.

Quicken is a registered trademark of Intuit, Inc. BB&T online banking services, which may be accessed through Intuit's Quicken software, are owned by BB&T, not Intuit. To use Quicken, Internet access is required. A monthly fee of \$7.95 will apply for Quicken, \$9.95 for business or combined clients using DirectConnect. BB&T Private Vantage, BB&T Wealth Vantage, Elite Gold, Elite Classic and BB&T Asset Management account clients enjoy this service without a monthly fee. There is no monthly fee for WebConnect.

BB&T Alerts

- Alerts from BB&T are available for checking, savings, loan and credit card accounts. You can receive email and text message notifications of your account balances and transactions, online profile changes, statement availability, bill payment and credit card transactions and many others.
- Log on to online banking at BBT.com and go to *Edit* or *Add Alerts* to establish your alert settings.

BB&T Mobile Banking

- With BB&T Mobile Banking, you can use your mobile device to manage your finances securely and instantly. You can manage your accounts by using text message commands, accessing our mobile website or downloading the free BB&T Mobile Banking app for iPhone®, iPad® and Android® devices.
- BB&T Mobile Banking offers you another way to securely access your account balances, review recent account history, pay bills, transfer funds between your accounts and deposit checks using your mobile device.
- Log on to the BB&T Mobile Banking website and the BB&T Mobile Banking app using your online banking user ID and password.
- To get started with text banking, log on to online banking and enter your mobile number under Customer Service -> Mobile Banking -> Banking by Text.

BB&T Phone24

BB&T Phone24 provides automated access to account information and other banking services 24 hours a day, seven days a week. You can check balances, obtain deposit and loan account information, transfer funds between accounts linked to your BB&T debit card or BB&T ATM Card, stop payment, activate your BB&T debit card, report a lost or stolen card, get tax information and more. In addition, you can receive personal assistance from client service associates from 6 a.m. until midnight ET, seven days a week at no charge for the first three (3) months after conversion.

You may access BB&T Phone24 beginning at 6 a.m. ET on June 22, 2015. Simply dial **800-BANK BBT (800-226-5228)** and use one of the following options:

- Enter your Social Security number, followed by the pound (#) key and then your four-digit security code (PIN) associated with your BB&T debit card or BB&T ATM Card.
- If you do not have a BB&T debit card or BB&T ATM Card, enter your Social Security number, followed by the pound (#) key and then the last four digits of your Social Security number. You will be prompted to select a new security code.
- Enter your 16-digit ATM or debit card number and the four-digit PIN associated with the card.

You may also order a new security code by using one of the following options:

- Access BB&T Phone24 and select options 1, 4, 1. A new security code will be mailed to you in three to five days.
- Visit your local financial center. A new security code will be issued to you immediately.

Important Information

BB&T Overdrafts

The Retail Bank Services Agreement provides you with important information governing your account with BB&T. We encourage you to read the following sections of the Retail Bank Services Agreement: "Payment of Items," which describes how BB&T posts transactions to your account; "Overdrafts," which describes BB&T's Overdraft Review Program; "Overdraft Protection," which describes the overdraft protection options at BB&T and "Funds Availability," which describes how BB&T makes funds available to your account.

BB&T Overdraft Review

- Please review the enclosed BB&T Overdraft Decision Notice that includes information about our Overdraft Review Program. This program is different from and will replace your current overdraft service.
- You will no longer have a set limit for overdrawing your account. To assess overdrafts on your account, BB&T has a process called Overdraft Review. Overdraft Review is the methodology BB&T uses to determine whether your items and debit transactions should either be paid or rejected when you have insufficient funds in your account to cover the item or transaction. You have the right to decide if you want to participate (opt-in), or not to participate (opt-out), in the Overdraft Review process. Your decision to opt-in, or opt-out of Overdraft Review will be effective the next business day for all transactions initiated after the effective date. Participation in Overdraft Review does not guarantee that BB&T will always authorize and pay your transactions and items. BB&T still retains the discretion to decline payment of items or transactions that will overdraw your account.
- BB&T will use your current opt decision for all ATM and everyday (one-time) debit card transactions, which means the opt in or opt out decision made on your account before conversion will be used as your opt decision for Overdraft Review at BB&T. You may change your opt decision for Overdraft Review at any time for these types of transactions. If you opt in, a fee will apply if the transaction is paid (Overdraft Fee). If you do not opt in, BB&T will automatically decline or reject any transaction that would overdraw your account.
- BB&T will set your account to opt-in for all check, ACH and recurring debit card transactions, which means these transactions are automatically subject to Overdraft Review. If you wish to opt out of Overdraft Review for these specific types of transactions, you must notify BB&T. If you opt out, all of your checks, ACH, recurring debits and all other transfers and withdrawals will be returned unpaid or declined. Fees will apply to this Overdraft Review whether the checks or transactions are paid (Overdraft Fee) or declined (Returned Item Fee). **Please visit a BB&T financial center or use one of the channels listed on the Overdraft Decision Notice if you would like to change your Overdraft Review decision. This decision cannot be made before June 22, 2015.**

Overdraft Protection

Overdraft protection is available through linking your checking account to other accounts you have at BB&T.¹

- When necessary, available funds can be manually or automatically¹ transferred between accounts during nightly posting to prevent overdraft or returned item fees.
- Overdraft protection can be linked to the following accounts:
 - BB&T Regular Savings
 - Money Rate Savings
 - Investor's Deposit Account
 - Constant Credit Account²
 - Personal BB&T Credit Card³
 - BB&T Preferred Line²

Please see the Bank Services Agreement for more information.

¹An Automatic Overdraft Protection Transfer Fee will apply. See Personal Services Pricing Guide for details.

²Subject to credit approval.

³BB&T credit cards are subject to credit approval. Branch Banking and Trust Company, Member FDIC. Overdraft maximum equals cash advance limit of the credit card account.

Payment of Items

(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 used 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 the time of the authorization request.

Funds Availability

(When your deposits will be made available)

Our general policy is to make funds from BB&T check deposits available on the same business day that we receive the deposit, and to make funds from non-BB&T check deposits available on the first business day after the day we receive the deposit. In general, the first \$100 of your branch check deposit will be made available immediately. Funds from an over-the-counter cash deposit will be available immediately. Funds from an electronic direct deposit will be available on the day we receive settlement for the deposit. If we place a two-day hold on a check deposit, the first \$200 will be available during nightly processing on the business day of your deposit and you will be notified of the delay. **Longer delays may apply.**

Please see the Bank Services Agreement for more information.

Monthly Statements

You should receive your last Bank of Kentucky statement(s) after June 19, 2015. Your first BB&T statement will be mailed within a month after conversion. BB&T may automatically combine your checking, savings and overdraft protection account information into one statement. For the first few months after the conversion, you'll see both your Bank of Kentucky account number(s) and your new BB&T account number(s) on your statements. (Please see below for information about online statements.)

Online Statements

Your BB&T statements will be delivered online through BB&T Online Banking if you currently have your paper statements suppressed at Bank of Kentucky and have a primary email address on record. The suppression will remain in effect for 90 days post conversion allowing you time to logon to Online Banking and accept the BB&T applicable agreements. After 90 days if you haven't accepted the BB&T agreements your statements will revert to US mail. If you currently receive your statements through US mail you will continue to receive them by mail unless you set online-only delivery for your statements. Do this by logging in to BB&T Online Banking, indicate your preferences and accept the applicable agreements. To turn off mailed statements for your first BB&T statement, log in by June 26, 2015. You can set email or text alerts to notify you when your statement and other account communications are available online. Your statements previously available via Bank of Kentucky online banking will not be available through BB&T Online Banking. Please download and save or print out any statements you would like for your records prior to conversion.

Image Statements

BB&T offers the option to receive images of checks and other debit items (front and back, 12 per page) in monthly statement; however, images of deposit tickets or other credits are not provided. Additional fees may apply for image statements. BB&T does not return deposit tickets or other credits in the bank statement. Check images and deposit tickets are available free of charge through online banking.

Checks

Please continue to use your current Bank of Kentucky checks and deposit slips through June 21, 2015. If you need additional checks before then, please order the minimum quantity. You will receive additional details on ordering new BB&T checks and deposit tickets shortly after June 20. Once you receive your new checks, begin using them immediately as your Bank of Kentucky checks will no longer be honored after June 22, 2016. Any checks received with your old Bank of Kentucky account information after June 22, 2016, will be returned unpaid.

FDIC Insurance

Your deposits at BB&T will continue to be insured by the FDIC up to the maximum amount allowed by law. At the time of the merger, your deposits at The Bank of Kentucky and any deposits you may already have at BB&T will continue to be insured separately for a period of six months from the merger date.

Certificates of Deposit are insured separately for six months from the merger date or until maturity, whichever is later. In addition, if you have a Certificate of Deposit that is renewed for the same term and amount during this six-month transition period, the Certificate of Deposit will continue to be insured separately until the next renewal date.

After the six-month transition period, your deposits at The Bank of Kentucky and any deposits that you may already have at BB&T will be added together for the purpose of determining the amount of your FDIC coverage. Your total deposits at BB&T that are in the same ownership rights and capacity will be insured up to \$250,000. If you have more than \$250,000 in total deposits at the combined banks, you may call the FDIC directly at 1-877-275-3342 for more information on how your funds may be insured at BB&T.

Next Steps

The enclosed Overdraft Decision Notice along with the Bank Services Agreement, provides you with important information governing your account with BB&T. We encourage you to read the sections of the Bank Services Agreement entitled “Payment of Items” which describes how BB&T posts transactions to your account, “Overdrafts” which describes BB&T’s Overdraft Review Program, “Overdraft Protection” which describes the overdraft protection options at BB&T, and “Funds Availability” which describes how BB&T makes funds available to your account.

Other Services

BB&T Safe Deposit Box

If you currently have a Bank of Kentucky safe deposit box, it will become a BB&T safe deposit box at conversion. Your safe deposit box rent will remain the same for one year from the conversion date and will continue to be billed on the current schedule. Your rent will then convert to BB&T pricing at the first billing date after that one year.

If your rent is unpaid, past due notices will be sent to you at 30, 90 and 180 days after rent becomes due. After one year, BB&T will notify you by registered or certified mail, return receipt requested, that you must pay the rental within 30 days or the box may be opened and the contents stored at your expense. A certificate will then be sent to you showing your name, the date the box was opened, and a list of the contents. If you have not claimed the contents of the box and paid all accumulated charges after receiving the certificate, the contents will be sold or turned over to the state pursuant to applicable law. Any mailings will be sent to your last known address.

Please keep this information with your BB&T documents.

Direct Deposits and Automatic Drafts

If you currently receive direct deposits or automatic drafts (ACH transactions), BB&T will continue to accept transactions that have valid information from your Bank of Kentucky account(s) for a period of one year until June 22, 2016. As we receive and post these transactions, we will send electronic Notifications of Change back to the financial institutions that originated the ACH transactions, providing them your new BB&T account and BB&T routing/transit numbers.

After you receive your new account information from BB&T, we encourage you to confirm that the necessary changes to both your account and routing/transit numbers have been made by the companies or financial institutions that initiate your ACH transactions. A direct deposit form will be included with your new account information mailing to assist with this process. Our notifications — plus your personal follow-up with these companies — should reduce the risk of any disruption to these automatic transactions. After one year, beginning June 23, 2016, ACH items received with your old account information will be returned to the originators.

BB&T Direct Deposit allows you to have your paycheck, Social Security, pension or almost any other type of regular payment deposited automatically into your BB&T checking or savings account. To enroll in direct deposit, visit BB&T Online or your BB&T financial center after June 22, 2015.

Wire Transfers

Effective June 22, 2015, please use the following wire instructions:

- Receiving Bank Name: BB&T
- Receiving Bank Routing: 0839-0068-0 – Kentucky; 0421-0226-7 – Ohio

Beginning June 22, 2015, through August 31, 2015, BB&T will accept wires received with the old Bank of Kentucky account and routing/transit numbers. As these wires are received, BB&T will mail you a Wire Notification of Change, providing the new BB&T account number and routing/transit number. BB&T requests that you notify the appropriate parties of your new BB&T account information and ask that they make the necessary changes as soon as possible to prevent future wires from being returned.

Constant Credit

Protect your accounts from overdraft¹ (up to your available credit limit), with BB&T Constant Credit.

- Lines of credit from \$300 to \$7,500
- Flexible payment options

¹For additional information concerning rates and fees, please call or visit your local BB&T financial center. Loans, lines of credit and credit cards are subject to credit approval. **Branch Banking and Trust Company, Member FDIC.**

Fee Schedule

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
 - BB&T ATMs..... No charge
 - Non-BB&T ATM fee¹ \$2.50
 - International ATM transaction fee² \$5.00
 - Non-BB&T and International ATM Transaction Waivers per statement cycle:
 - BB&T Wealth Vantage..... Unlimited
 - BB&T Private Vantage..... Ten (10)
 - BB&T Asset Management Account Eight (8)
 - Elite Gold, Elite@Work and BB&T Student Banking Four (4)
 - Non-BB&T and International ATM Transaction Surcharge Rebates per statement cycle:^{*}
 - BB&T Wealth Vantage..... 15
 - BB&T Private Vantage..... Ten (10)
 - BB&T Asset Management Account..... Eight (8)
 - Elite Gold, BB&T Elite@Work Checking and BB&T Student Banking Four (4)

^{*}Fee charged by ATM owner.

- ATM and purchase international service assessment fee³ 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 fee⁴ \$5.00
 - BB&T ATM card replacement fee..... \$5.00
- Three-Day Priority Delivery Fee..... \$30.00
- ATM card POS purchase fee⁵ ... \$0.50 per transaction
- ATM mini statement (last 10 transactions or pending) \$1.00
- ATM current cycle statement (all transactions since last statement) \$2.00

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-person⁶ \$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 Order Fees may vary based on account type and style selected

Collections

- Domestic collections \$25.00

Early Account Closing Fee

(assessed if account is closed within 180 days of opening).... \$25.00

Inactivity⁷ 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
- 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..... Up to \$125.00 (Levy/garnishment/attachment/etc.)

Money Order \$5.00

Negative Account Balance Fee \$8.00 per day (assessed to your checking or savings account on the seventh calendar day that your account is overdrawn and each day that your account is overdrawn thereafter)

Non-Depositor Check Cashing Fee for

Non-BB&T Checks \$8.00

Non-Depositor Check Cashing Fee for

On Us (BB&T) Checks \$8.00 (Applies to checks cashed greater than \$50.00)

Official Check \$10.00

OnLine[®] Banking Services

- Online banking with bill pay..... No charge
- Quicken[®] \$7.95 per month (Fee is waived for Elite Gold, BB&T Elite@Work Checking, Elite Classic, BB&T Asset Management Account, BB&T Wealth Vantage, and BB&T Private Vantage clients)
- 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	Inbound: Free
	\$5,000.00 per day	Outbound: \$3.00
	\$12,500.00 per rolling 30 days	
Next business day (or before 7 p.m. ET)	\$5,000.00 per transaction	Inbound: Free
	\$5,000.00 per day	Outbound: \$10.00
	\$12,500.00 per rolling 30 days	
Higher transfer limits for eligible accounts	\$10,000.00 per transaction	Inbound: Free
	\$10,000.00 per day	Outbound: \$3.00
	\$20,000.00 per rolling 30 days	

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.

Overdraft/Returned Item⁸ \$36.00

Overdraft Protection

Automatic Overdraft Protection Transfer Fee⁹
(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 BB&T 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

Self-Service Coin Machine

BB&T clients

- \$0 - \$25.00 No charge
- \$25.01+ 5% of total amount

Non-clients

- All amounts 10% of total amount
(available in a limited number of financial centers)

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

Statement Services

- Duplicate statement fee \$3.00
 - An additional current statement that is mailed to an alternate address

Statement Services Continued

- 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 date)
- 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 \$34.00

Temporary Checks \$3.00 for 10 checks

Wire Transfers

- Domestic incoming \$15.00
- Domestic outgoing \$24.00
- 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

¹ Charged when using any domestic ATM except a BB&T ATM, unless otherwise disclosed.

² Fee charged for ATM transactions outside the United States, Puerto Rico and U.S. Virgin Islands.

³ 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.

⁴ One replacement card will be provided at no cost during each three 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, payWave card request and other circumstances. If card replacement is related to a valid dispute, the fee will be refunded.

⁵ Does not apply to BB&T debit card.

⁶ The \$2 excess call fee will be waived for clients also incurring a \$2 transfer fee.

⁷ 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.

⁸ 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.

⁹ For transfer amounts under \$5, no transfer fee will be charged.

BBT.com  Equal Housing Lender. Member FDIC. Only deposit products are FDIC insured.

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BANKING INSURANCE INVESTMENTS