



Keeping you informed

Our goal is to keep you fully informed as BB&T and SunTrust move forward as Truist. In the coming months, you will receive additional information regarding how any changes will impact you. For now, please read the following information concerning your accounts.

As you are aware, Branch Banking and Trust Company ("BB&T") merged with SunTrust Bank ("SunTrust") and the combined bank is now known as Truist Bank ("Truist"). Although now Truist, we will continue to operate under the BB&T name for some period of time until our operating systems convert to Truist systems. While we continue to operate under the BB&T name, you will receive correspondence, statements and notices from BB&T regarding your BB&T accounts.

AMENDMENT TO DOCUMENTS

Effective on the date of the merger, any agreement, disclosure, form or instrument naming BB&T as a party, constitutes a valid and binding obligation with Truist even though the documents reference BB&T as the party in interest. The documents shall be read with Truist in place of BB&T.

The terms and conditions of any agreement, disclosure, form or instrument shall remain in effect unless modified or amended in accordance with any such provision contained therein.

IMPORTANT NOTICE REGARDING FDIC INSURANCE

Your deposits at Truist will continue to be insured by the FDIC up to the maximum amount allowed by law. Any deposits you held separately at BB&T and SunTrust prior to the date of the merger will continue to be insured separately for a period of six months from the merger date. Any deposit made to an account you open on or after the date of the merger at BB&T is a Truist deposit for FDIC insurance purposes.

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

After the six-month transition period, your deposits at the former BB&T and the former SunTrust will be added together for the purpose of determining the amount of your FDIC coverage at Truist. Your total deposits at Truist that are in the same ownership rights and capacity will be insured up to \$250,000.00. If you have more than \$250,000.00 in total deposits at the combined banks, you may call the FDIC directly at **877-275-3342** for more information about how your funds may be insured at Truist.

CONSUMER PRIVACY

Your privacy is important at Truist and we are committed to maintaining and protecting your personal information. After the merger date, accounts opened at BB&T will continue to be governed by the BB&T privacy policy up to the date of conversion of the operating systems to Truist. You will still be able to manage your privacy choices to fit your particular needs. We will keep you informed as to any changes to the privacy policy that may occur upon conversion to Truist.

FRAUD PROTECTION

Protecting your information and identity is our priority. BB&T will never send unsolicited emails, phone calls or texts asking you to provide, update or verify your personal or account information, such as passwords, Social Security numbers, personal identification numbers (PINs), credit or debit card numbers. If you receive an email that appears to be from BB&T (or Truist) and requests confidential personal information, ignore the message and report it to us at InternetFraud@BBandT.com. Discover what you can do to avoid scams with the help of our cyber security checklist and tips on BBT.com/Security.

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