

ELITE GOLD

Elite Gold is BB&T's most rewarding checking package and comes with a variety of valuable banking products and services.

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

Account Opening and Usage	Minimum deposit to open account:	\$100
	Monthly maintenance fee:	\$30
	Requirements to avoid fee:	<ul style="list-style-type: none"> • \$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 Investments or Scott & Stringfellow, LLC, OR • Personal BB&T mortgages¹, \$150,000 or more aggregate original loan amount (see Pricing Guide for details)
	Pays interest:	Yes
	Use of BB&T ATMs:	No fee
	Use of another bank's ATMs:	\$3 plus fees charged by ATM owner (Elite Gold clients receive four non-BB&T ATM transactions per statement cycle with no fee from BB&T)

Overdraft Fees and Options	Overdraft fee:	\$36 for each item we pay
	Returned Item fee:	\$36 for each item we do not pay
	Maximum number of Overdraft & Returned Item fees per day:	6
	Negative Account Balance fee:	\$36 if account remains overdrawn for 7 consecutive calendar days
	Overdraft Transfer fee:	\$9 per transfer in excess of two per statement cycle (limit of one fee per linked account per day) With Overdraft Protection, funds are transferred automatically from your linked 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.
	Overdraft fee threshold:	\$5 If your account is overdrawn by less than \$5 at the end of the processing day, we will waive your overdraft fees.
	BB&T Overdraft Review	
	We utilize a process called Overdraft Review to determine whether your ATM and everyday debit card transactions (also known as one-time debit card 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 for ATM and Everyday Debit Card Transactions:	
	<p>Opt-out (default) – This means your account is automatically set up to decline either of these transactions that may overdraw your account when you do not have enough money available. You will not be charged a fee if we decline these transactions.</p> <p>Opt-in – This means your account is set up to allow BB&T to consider paying either of these transactions when you do not have enough money available in your account. You may 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>	
The following types of transactions are not affected by your participation in Overdraft Review. We may authorize and pay overdrafts on these transactions and fees may be incurred.		
<ul style="list-style-type: none"> • Checks and other transactions made using your checking account number • Automatic Bill Payments. 		

¹ Subject to credit approval

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 9:00 PM E.T. will be made immediately available. Please note that for check deposits made between 9:00 PM and 9:30 PM ET at the ATM, the \$100 credit will not be 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 Bank Services Agreement for more information on holds, mobile deposits, other types of deposits, business days, and our full availability policy.

Posting (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 with Statement:	No fee
Statement Copy:	\$5 (Research fees may apply.)
Stop Payment:	\$35
Money Order:	No fee
Official Check:	No fee
Returned Deposited/Cashed Item:	\$12
Wire Transfers:	
Domestic incoming:	\$15
Domestic outgoing:	\$30
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-BANK BBT (1-800-226-5228).

Account Terms & Conditions, Rules and Other Information can also be found on our website at

<http://www.BBT.com>

Advocacy & Information

Do you need assistance with your finances?

Are you spending all of your income from every paycheck? Are you worried about your mounting debt? Do you find it next to impossible to save for retirement? A qualified credit counselor can help.

The NFCC (National Foundation for Credit Counseling) is the nation's largest financial counseling organization. The NFCC Member Agency Network includes over 800 community-based offices located in all 50 states and Puerto Rico. **To locate an NFCC Member Agency in your area call 800-388-2227.**

