

CARD PERSONALIZATION DISCLOSURES

Personalizing a debit card is free to new and existing BB&T debit cardholders. Once a BB&T debit cardholder initiates card personalization, the cardholder has 10 days to complete the personalization process. If an image is not uploaded within 10 days of initiation, a standard debit card will be issued. For existing debit cardholders, personalizing a card will generate a new debit card number. The personalized card will replace the cardholder's existing standard debit card.

IMAGE UPLOAD TERMS OF SERVICE

All images must conform to the requirements listed below and be in good taste in BB&T's sole discretion. BB&T has the sole discretion to accept or deny any image.

By submitting, uploading, posting, disclosing or otherwise making an image available, you warrant and represent that you have the legal right and necessary permission(s) to do so; you are the sole and exclusive owner and rights holder of your image; and your image conforms to the following requirements:

- When designing a Photo ID, the uploaded image must be a profile picture of the cardholder. A profile picture is an image of the cardholder's face prominently displayed.
- On an exception basis, a company logo may be permitted if it is owned by the business whose deposit account is linked to the card applicant. Additional information may be requested to verify that using the logo is acceptable.

Images portraying any of the following will not be accepted:

- Trademarked or copyrighted materials, brands or brand images of any third party (including financial services companies)
- Advertising, marketing or promotional material
- Personal information such as telephone numbers, account numbers, addresses, email addresses or URLs
- Public figures, famous people or animated figures
- Individuals other than the cardholder, unless the cardholder has express consent from the individual(s) to be used on the card
- Political or religious figures, statements or symbols
- Flags, unless it is a flag-related image from the BB&T photo gallery
- Socially discriminatory or insensitive content
- Objectionable associations or any offensive content (defamatory, derogatory, morbid, violent, obscene or sexual in any way)
- Nude or semi-nude people of any age
- Weapons, alcohol, tobacco or drugs
- Money or currency
- Any image deemed unacceptable at BB&T's discretion

By uploading an image, you represent that the image: (a) is wholly original; (b) does not incorporate or include anything that would require the consent of a third party who have not expressly authorized you to display your image, or likeness, or otherwise use such image or likeness in accordance with these Terms of Service; and (c) does not violate any copyright, trademark, publicity right, privacy right, or any other right of any third party.

By uploading an image, you hereby grant BB&T, its affiliates, subsidiaries, assigns, licensees, designees and legal representatives the irrevocable, perpetual, worldwide digital and other right to use, reproduce, edit, market, store, distribute, have distributed, publicly and privately display, communicate, transmit, have transmitted, create derivative works based upon, and promote the image (as such may be edited and modified by BB&T in its sole discretion) for production, presentment and servicing of your card. In addition, you hereby assign to BB&T all right, title, and interest that you may be deemed to have in any reproduction, product, or derivative work using or incorporating the image; and you agree to indemnify BB&T and its affiliates, directors, officers and employees and hold them harmless from any and all claims and expenses, including attorneys' fees, arising from the image and/or your failure to comply with these requirements.

If your submitted image is denied, you will be notified by email. You may then return to the application and submit another image.