

## BB&T Spectrum Cash Rewards Retail Credit Card Disclosure

Interest Rates and Interest Charges	
<b>Annual Percentage Rate(APR) for Purchases</b>	<b>0.00%</b> introductory APR for twelve months. After that, your APR will be between <b>14.99%</b> and <b>23.99%</b> . This APR will vary with the market based on the Prime Rate*. The pricing you receive will be determined upon review of your application, credit history, and banking relationship.
<b>APR for Balance Transfers</b>	<b>0.00%</b> introductory APR for twelve months. After that, your APR will be between <b>14.99%</b> and <b>23.99%</b> . This APR will vary with the market based on the Prime Rate*. The pricing you receive will be determined upon review of your application, credit history, and banking relationship.
<b>APR for Cash Advances</b>	<b>23.99%</b> This APR will vary with the market based on the Prime Rate**
<b>Penalty APR</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any Interest on Purchases if you pay your entire balance by the due date each month. We will begin charging Interest on Cash Advances and Balance Transfers on the transaction date.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
Fees	
<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b> - Purchases - Balance Transfers - Cash Advances - Foreign Transactions	<b>None</b> <b>3%</b> of each advance ( <b>\$10 minimum</b> ) <b>3%</b> or <b>\$10 minimum</b> on transactions greater than \$10 <b>3%</b> of the U.S. dollar amount of each transaction made in a foreign currency and any transaction made in U.S. dollars that is processed outside of the United States.
<b>Penalty Fees</b> - Late Payment - Over-the-Credit Limit - Returned Payment	<b>Up to \$38***</b> <b>None</b> <b>None</b>

**How We Will Calculate your Balance:** We use a method called "average daily balance (including new purchases)." See your Cardholder Agreement for more details.

**Other:** \*The rate for Purchases and Balance Transfers is determined monthly by adding between 9.99% and 18.99% to Prime Rate.\*\*The rate for Cash Advances is determined by adding 18.99% to Prime Rate. \*\*\*Your account will be charged a late fee of up to \$27.00 the first time your Total Minimum Payment is not received by the due date. After that, any late payment during the next six billing cycles will result in a late fee of up to \$38.00. No late fee will be more than your Total Minimum Payment due.

**Other Fees:** The Statement Copy Fee is **\$5** with a **\$100** maximum per occurrence. The Customer Requested Expedited Service Fee is **\$25**.

**Variable Rate Information:** The Prime Rate used to determine your APR is a variable rate and is the highest prime rate published in the "Money Rates" section of the U.S. edition of The Wall Street Journal as of the first day of the month in which your billing cycle ends. If the Prime Rate changes, Bank will apply the new Prime Rate starting on the first day of the billing cycle in which the change occurs and will apply the new APR to both existing balances and any new transactions made during that billing cycle. The APR will equal the Prime Rate plus your applicable margin. A margin is the percentage points that we add to the Prime Rate to calculate the APR. For each of your billing cycles, the Bank will use the Prime Rate that is published on the first day of the month in which your billing cycle ends in order to calculate your APR for that billing cycle. In the event the Prime Rate is not published on the first day of the month in which your billing cycle ends, the Prime Rate published most recently prior to that date will be the effective Prime Rate. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease in your variable APRs, interest that you pay and your minimum payment due amount. If the Prime Rate is no longer published or is not available, Bank, at their sole discretion, may substitute a similar index. The Prime Rate is currently 5.00% as of September 19, 2019; however, the Prime Rate is subject to change. To obtain current information about changes to the Prime Rate, contact your local BB&T branch office or write: Branch Banking and Trust Company, PO Box 698, Wilson, NC 27894-0698, or call 1-800-476-4228.

**Bank Secrecy Act Notice:** Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**FCRA Risk-Based Pricing Notice:** The terms offered are set based in whole or in part on information obtained in a report from the consumer reporting agency listed below. Effective December 1, 2004, you have a right under the Fair Credit Reporting Act to obtain a free copy of the report from the consumer reporting agency: Equifax Information Services, LLC, Mail drop H-13, 1550 Peachtree Street, Atlanta, GA 30309, (800) 685-1111.

**PRESCREEN & OPT-OUT NOTICE:** This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the Consumer Reporting Agencies toll free, (888) 567-8688; or write Equifax Options, PO Box 740123, Atlanta, GA 30374; Trans Union, Name Removal Option, PO Box 505, Woodlyn, PA 19094; Experian Credit Marketing Opt-Out, PO Box 919, Allen, TX 75013

**COMMUNICATIONS CONSENT:** You expressly consent and agree that Bank and our affiliates, agents, assignees and service providers may use written, electronic or verbal means to contact you. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems. You agree that Bank and our affiliates, agents, assignees and service providers may use any email address or any telephone number you provide, now or in the future, including a number for a cellular phone or other wireless device, regardless of whether you incur charges as a result. For any wireless (cell phone) number you provide, you represent that you are the subscriber or are authorized to consent to these communications on behalf of the subscriber. You agree that Bank may monitor and record any telephone calls to assure the quality of our service or for other business reasons, and that you will advise us if your contact information changes.

Credit cards are issued by Branch Banking and Trust Company, a subsidiary of BB&T Corporation. Member FDIC