Business Services Product and Pricing Guide

Alabama, District of Columbia, Florida, Georgia, Indiana, Kentucky, Maryland, New Jersey, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, Virginia and West Virginia

Effective December 3, 2020
Welcome to BB&T

Since 1872, our mission has been to help our clients achieve their financial hopes and dreams. To help you better understand your business deposit accounts, we are pleased to present you with this Business Services Product and Pricing Guide.

Designed to provide you with clear and concise information, the Business Services Product and Pricing Guide outlines the requirements, benefits and fees associated with your deposit accounts. It also explains when fees may be charged and how certain fees may be avoided. Please note all prices are subject to change. Products, services and prices may vary by state.

If you have questions about a fee in this Pricing Guide or a product, please contact BB&T at 800-BankBBT or 800-226-5228 or visit us at BBT.com.

David Weaver
Head of Commercial Community Banking

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Account and Client Information

Phone 24- Account Assistance/Customer inquiry 800-226-5228
Treasury Services Client Support 800-774-8179
Open an Account Online BBT.com/Business
BB&T Business Packaged Checking Solutions

**Business Value 50 Checking**

Ideal For: Sole Proprietorships and start-ups with limited monthly check transactions and/or cash deposits.

<table>
<thead>
<tr>
<th>Opening Deposit .................................................................</th>
<th>$50.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee ..................................................</td>
<td>No Charge</td>
</tr>
<tr>
<td>Paper Statement Fee ..........................................................</td>
<td>$3.00/monthly</td>
</tr>
<tr>
<td>▪ To avoid the paper statement fee, choose online-only statements in BB&amp;T Small Business Online® banking</td>
<td></td>
</tr>
<tr>
<td>Transaction Fee</td>
<td></td>
</tr>
<tr>
<td>▪ Debits, Credits and Items Deposited</td>
<td></td>
</tr>
<tr>
<td>▪ First 50 combined items</td>
<td>No Charge</td>
</tr>
<tr>
<td>▪ Fee per combined items over 50</td>
<td>$0.50</td>
</tr>
<tr>
<td>Coin and Currency Deposited</td>
<td></td>
</tr>
<tr>
<td>▪ Less than or equal to $3,500</td>
<td>No Charge</td>
</tr>
<tr>
<td>▪ Greater than $3,500 (Per $1,000)</td>
<td>$2.50</td>
</tr>
<tr>
<td>▪ Greater than $3,500 (Per $1,000)(SC Only)</td>
<td>$2.00</td>
</tr>
<tr>
<td>▪ Greater than $3,500 (Per $1,000)(IN, KY, OH Only)</td>
<td>$1.80</td>
</tr>
<tr>
<td>▪ Greater than $3,500 (Per $1,000)(WV Only)</td>
<td>$1.50</td>
</tr>
</tbody>
</table>

**Interest**

This is a non-interest bearing account

**Product Specific Benefits**

▪ $25 discount on first order of checks
▪ For online services, you can choose between BB&T Small Business Online® and unlimited bill payment, or BB&T CashManager OnLine® for more sophisticated electronic banking needs
▪ Access to Treasury Services
▪ Merchant Services (next business day funding)

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**Business Value 200 Checking / Basic Public Fund Checking**

Ideal For: Small businesses with low monthly check transactions and/or cash deposits.

<table>
<thead>
<tr>
<th>Opening Deposit .................................................................</th>
<th>$100.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee ..................................................</td>
<td>$12.00</td>
</tr>
<tr>
<td>(No monthly maintenance fee for the first 65 days)</td>
<td></td>
</tr>
<tr>
<td>▪ To avoid monthly maintenance fee:</td>
<td></td>
</tr>
<tr>
<td>▪ $1,500 average monthly balance (Business Value 200 Checking/Basic Public Fund Checking) OR</td>
<td></td>
</tr>
<tr>
<td>▪ $6,000 combined average monthly balances in checking accounts (business/public fund/ personal), money market savings accounts (business/public fund/personal) and/or outstanding balances on business/personal BB&amp;T credit cards OR</td>
<td></td>
</tr>
<tr>
<td>▪ A qualifying transaction from a BB&amp;T Merchant Services account OR</td>
<td></td>
</tr>
<tr>
<td>▪ Use your BB&amp;T Business Debit Card and/or Business Credit Card to make at least $1,000 in eligible purchases each month</td>
<td></td>
</tr>
<tr>
<td>Transaction Fees</td>
<td></td>
</tr>
<tr>
<td>▪ Debits, Credits and Items Deposited</td>
<td></td>
</tr>
<tr>
<td>▪ First 200 combined items</td>
<td>No Charge</td>
</tr>
<tr>
<td>▪ Fee per combined items over 200</td>
<td>$0.50</td>
</tr>
<tr>
<td>Coin and Currency Deposited</td>
<td></td>
</tr>
<tr>
<td>▪ Less than or equal to $10,000</td>
<td>No Charge</td>
</tr>
<tr>
<td>▪ Greater than $10,000 (Per $1,000)</td>
<td>$2.50</td>
</tr>
<tr>
<td>▪ Greater than $10,000 (Per $1,000)(SC Only)</td>
<td>$2.00</td>
</tr>
<tr>
<td>▪ Greater than $10,000 (Per $1,000)(IN, KY, OH Only)</td>
<td>$1.80</td>
</tr>
<tr>
<td>▪ Greater than $10,000 (Per $1,000)(WV Only)</td>
<td>$1.50</td>
</tr>
</tbody>
</table>

**Interest**

This is a non-interest bearing account

**Product Specific Benefits**

▪ No maintenance fee Bright Banking personal account for one business client. (Back to Basics Pa, NJ) (Note: the benefit does not apply if the Business Value 200 checking account closes.)
▪ $50 discount on first order of checks
▪ For online services, you can choose between BB&T Small Business Online® and unlimited bill payment, or BB&T CashManager OnLine® for more sophisticated electronic banking needs
▪ Access to Treasury Services
▪ Merchant Services (next business day funding)

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4 Subject to credit approval.
5 Subject to business type and credit approval. A BB&T Merchant Services qualifying transaction is a payment card settlement (e.g., Visa®, MasterCard®, American Express® or Discover®) from a BB&T Merchant account deposited to a linked BB&T checking account at least once for Business Value 200/Basic Public Fund Checking and at least twice for Business Value 500 Checking during the monthly statement cycle.
6 BB&T debit cards are automatically available for BB&T business checking accounts. BB&T business credit cards are subject to credit approval. Qualifying purchases from BB&T Business credit cards are eligible. Purchases made with BB&T Corporate, Purchasing and Fleet credit cards are excluded. Eligible purchase amount threshold is calculated as follows: the business debit card purchase amount (returns will reduce the purchase amount) from the activity on your last deposit statement combined with the business credit card purchase amount (balance owed) from your last credit card statement. The following transactions performed on debit and/or credit cards do not apply: a) ATM b) refunds, returns or other adjustments c) cash advances or purchases of cash-like items, such as money orders, official checks, traveler’s checks, access checks and foreign currency d) balance transfers and convenience checks e) fees of any kind such as cash advance fees, balance transfer fees, late payment fees, annual fees, over-limit fees, foreign transaction fees, insurance charges, returned check fees, enrollment fees, nonsufficient funds (NSF) fees and related service and unauthorized charges.
7 Non-BB&T ATM fee is waived (maximum of two per statement cycle). Fees from the non-BB&T ATM provider may apply.
BB&T Business Packaged Checking Solutions

Business Value 500 Checking

Ideal For: Businesses with moderate to high monthly checking activity and/or cash deposits.

<table>
<thead>
<tr>
<th>Opening Deposit</th>
<th>$100.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$25.00</td>
</tr>
</tbody>
</table>

(No monthly maintenance fee for the first 65 days)

- To avoid monthly maintenance fee:
  - $15,000 average monthly balance (Business Value 500 Checking) OR
  - $35,000 combined average monthly balances in checking accounts (business/public fund/personal), money market savings accounts (business/public fund/personal), business CDs and/or outstanding balances on business/personal BB&T credit cards OR
  - At least two qualifying transactions from a BB&T Merchant Services account OR
  - Use your BB&T Business Debit Card and/or Business Credit Card to make at least $2,500 in eligible purchases each month

Transaction Fees

- Debits, Credits and Items Deposited
  - First 500 combined items: No Charge
  - Fee per combined items over 500: $0.50

Coin and Currency Deposited

- Less than or equal to $30,000: No Charge
- Greater than $30,000 (Per $1,000): $2.50
- Greater than $30,000 (Per $1,000)(SC Only): $2.00
- Greater than $30,000 (Per $1,000)(IN,KY,OH Only): $1.80
- Greater than $30,000 (Per $1,000)(WV Only): $1.50

Interest

This is a non-interest bearing account

Product Specific Benefits

- No maintenance fee Elite Gold personal account for one business client (Elite @Work if applicable) (Note: the benefit does not apply if the Business Value 500 checking account closes.)
- No Automatic Overdraft Protection Transfer Fee.
- Two non-BB&T ATM transactions per statement cycle with no fee from BB&T
- $100 discount on first order of checks
- For online services, you can choose between BB&T Small Business Online® and unlimited bill payment, or BB&T CashManager OnLine® for more sophisticated electronic banking needs
- Access to Treasury Services
- Merchant Services (next business day funding)

- Subject to credit approval.
- Subject to business type and credit approval. A BB&T Merchant Services qualifying transaction is a payment card settlement (e.g., Visa®, MasterCard®, American Express® or Discover®) from a BB&T Merchant account deposited to a linked BB&T checking account at least once for Business Value 200/Basic Public Fund Checking and at least twice for Business Value 500 Checking during the monthly statement cycle.
- BB&T debit cards are automatically available for BB&T business checking accounts. BB&T business credit cards are subject to credit approval. Qualifying purchases from BB&T Business credit cards are eligible. Purchases made with BB&T Corporate, Purchasing and Fleet credit cards are excluded. Eligible purchase amount threshold is calculated as follows: the business debit card purchase amount (returns will reduce the purchase amount) from the activity on your last deposit statement combined with the business credit card purchase amount (balance owed) from your last credit card statement. The following transactions performed on debit and/or credit cards do not apply: a) ATM b) refunds, returns or other adjustments c) cash advances or purchases of cash-like items, such as money orders, official checks, traveler’s checks, access checks and foreign currency d) balance transfers and convenience checks e) fees of any kind such as cash advance fees, balance transfer fees, late payment fees, annual fees, over-limit fees, foreign transaction fees, insurance charges, returned check fees, enrollment fees, nonsufficient funds (NSF) fees and related service and unauthorized charges.
- Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).

- Non-BB&T ATM fee is waived (maximum of two per statement cycle). Fees from the non-BB&T ATM provider may apply.

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Commercial Suite Checking

Ideal For: Businesses and non-profits with moderate to high monthly checking activity, and/or cash deposits and/or access to treasury services

| Opening Deposit ................................................................. | $100.00 |
| Monthly Maintenance Fee .................................................. | $75.00 |

(No Monthly maintenance fee for the first 65 days)

To avoid monthly maintenance fee:
- $75,000 average monthly balance in Commercial Suite Checking

Transaction Fees
- Debits, Credits and Items Deposited
  - First 1,000 combined items\(^a\) ............................................ No Charge
  - Fee per combined items over 1,000 ........................................ $0.40

Coin and Currency Deposited
- Less than or equal to $50,000 .................................................. No Charge
- Greater than $50,000 (Per $1,000) .......................................... $3.00

Interest
This is a non-interest bearing account.

### Product Specific Benefits
- **Incoming Domestic Wires**
  - First four (4) wires ................................................................. No Charge
  - Fee per wire over four (4) ....................................................... $25.00 each

- **OnSite Deposit Essentials Package\(^b\)** .................................. No Charge Monthly Maintenance Fee

- **Commercial Online Banking - CashManager OnLine\(^b\) Essentials Plan\(^c\)**
  - CashManager OnLine Access ...................................................... $0.00 per client ID
  - Previous Day Information Reporting - Account Fee
    - First 3 accounts .................................................................. No Charge
    - Fee per number of accounts between 4 and 10 ....................... 10.00 per account
    - Fee per number of accounts greater than 10 ......................... $7.00 per account
  - Current Day Information Reporting - Transaction Fee
    - First 1,000 placed items (across all accounts) ....................... No Charge
    - Fee per item over 1,000 ............................................................... $0.35
  - Stop Payment - Maintenance Fee ............................................. $20.00 per each stop payment
  - CashManager OnLine Unlimited Account Transfers ................. No Charge
  - CashManager OnLine Image Access/Retrieval ......................... No Charge
  - CashManager OnLine Check Management .............................. No Charge

- **ACH origination\(^d\)** including Same-Day ACH from CashManager OnLine\(^b\) .................................................. No Charge Monthly Maintenance Fee

- **Fraud Solutions** ................................................................. No Charge Monthly Maintenance Fee
  - ACH Positive Pay\(^e\) OR
  - Check Payee Positive Pay\(^f\) from CashManager OnLine

- **Automatic Overdraft Protection Transfer Fee** ....................... No Charge

- **No monthly maintenance fee for up to two other qualifying business checking accounts\(^g\)**

- **$100 discount on first order of business checks**

- **Next Morning Funding for Merchant\(^h\)**

- **No annual fee Business Credit Card\(^i\)**

\(^a\) Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).

\(^b\) Other service fees apply. Please consult with BB&T Treasury Consultant best option and pricing for the business needs. Requires set up through a BB&T Treasury Consultant.

\(^c\) Cash Manager OnLine requires set up through a BB&T Treasury Consultant. Commercial Suite Checking comes with the Cash Manager Online Essentials Plan at no charge per client ID. Other Cash Manager OnLine Plans are available at a different cost and carry different features. Please consult with a BB&T Treasury Consultant to determine the best option and pricing for your business needs.

\(^d\) ACH origination is subject to business type and credit approval. Other ACH Origination fees apply. Please consult with BB&T Treasury Consultant best option and pricing for the business needs. ACH Origination requires set up through BB&T Treasury Consultant.

\(^e\) Qualifying accounts are BV 500 and Business Analyzed Checking. The benefit is per relationship only (not per account). The benefit does not apply if the Commercial Suite Checking checking account closes or if changed to a different product type.

\(^f\) Only accounts funding to a BB&T deposit account will receive next-morning funds availability. Next-morning funds availability for business days only; Friday, Saturday and Sunday batches will be available on Monday mornings.

\(^g\) Merchant services subject to business type and credit approval. Merchant account requires a separate set up through BB&T Merchant Representative.

\(^h\) No-fee credit card feature does not include the Spectrum Travel Rewards for Business credit card. Credit Cards subject to business type and credit approval. Credit Card requires a separate set up through a BB&T Credit Card Representative.
Business Analyzed Checking / Public Fund Analyzed Checking

Ideal For: Businesses with high checking balances and transaction activity and/or cash management needs (such as ACH, Wire, Remote Deposit, Lockbox, etc.) who want an earnings credit on balances to reduce or eliminate service charges.

Opening Deposit ........................................................................................................................................ $100.00

Monthly Maintenance Fee ...................................................................................................................... $21.00

Monthly Maintenance Fee (WV Only) .................................................................................................. $17.00

Transaction Fees

- Credits
  - Credits posted ................................................................................................................................. $0.90
  - (This refers to any credits, including paper and electronic)
  - Credits posted (WV Only) .............................................................................................................. $0.50
  - Deposited Items – per item ............................................................................................................ $0.15
  - (In addition to credits posted)
  - ACH (Automated Clearing House) Received Credit – per item ................................................... $0.20

- Debits
  - Check Paid – per item ..................................................................................................................... $0.20
  - Other Debit – per item .................................................................................................................... $0.20
  - ACH (Automated Clearing House) Received Debit – per item .................................................... $0.20

- Coin and Currency Deposited (Per $1,000) ..................................................................................... $2.00

Interest

This is a non-interest bearing account

Product Specific Benefits

- Service charges may be reduced or eliminated through an earnings credit.a
- The ability to group multiple Business Analyzed Checking accounts allows a consolidated analysis of balances and services to reduce or cover your service costs.
- Wide variety of cash management services such as CashManager OnLine®, BB&T OnSite Deposit®, ACH Preauthorized Draft Services, Wires, Lockbox Services,
- No-fee, monthly analysis statement, including detailed information regarding checking and cash management services separate from your deposit statement.
- For online services, you can choose between BB&T CashManager OnLine® for more sophisticated electronic banking needs, or BB&T Small Business Online® with unlimited bill payment Merchant Services (next business day funding)

The prices listed for Business Analyzed Checking are also applicable to Collateral Reserve Checking and Intercompany Checking

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Earnings² Checking / Earnings² Checking - Public Fund

Ideal For: Businesses with high checking balances and transaction activity and/or cash management needs (such as ACH, Wire, Remote Deposit, Lockbox, etc.) who want an earnings credit on balances to reduce or eliminate service charges and earn interest.

Opening Deposit ........................................................................................................................................ $100.00

Monthly Maintenance Fee ...................................................................................................................... $27.00

Transaction Fees

- Credits
  - Credits posted ................................................................................................................................. $0.90
  - (This refers to any credits, including paper and electronic)
  - Deposited Items – per item ............................................................................................................ $0.15
  - (In addition to credits posted)
  - ACH (Automated Clearing House) Received Credit – per item ................................................... $0.20

- Debits
  - Check Paid – per item ..................................................................................................................... $0.22
  - Other Debit – per item .................................................................................................................... $0.22
  - ACH (Automated Clearing House) Received Debit – per item .................................................... $0.20

- Coin and Currency Deposited (Per $1,000) ..................................................................................... $2.00

Interest

- For Earnings² Checking accounts, interest is based on simple interest and credited to the account on the first business day after the 20th of the following month
- Variable rate that can change at any time at the Bank’s discretion

Product Specific Benefits

- Service charges may be reduced or eliminated through an earnings credit and interest is paid on excess balances above those needed to offset service charges.
- The ability to group multiple Earnings² Checking accounts allows a consolidated analysis of balances and services to reduce or cover your service costs.
- Wide variety of cash management services such as CashManager OnLine®, BB&T OnSite Deposit®, ACH Preauthorized Draft Services, Wires, Lockbox Services,
- No-fee, monthly analysis statement, including detailed information regarding checking and cash management services separate from your deposit statement.
- For online services, you can choose between BB&T CashManager OnLine® for more sophisticated electronic banking needs, or BB&T Small Business Online® with unlimited bill payment Merchant Services (next business day funding)

The prices listed for Earnings² Checking are also applicable to Intercompany Interest Checking

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a Earnings Credit (ECR) is calculated by applying the earnings credit rate to the average positive collected balance for services in the account. The earnings credit rate is determined by the Bank and is subject to change at the Bank’s discretion.
BB&T Interest Checking Solutions

**Business Interest Checking / Public Fund Interest Checking**

Ideal For: Small Business and non-profit organizations that want to earn interest.

<table>
<thead>
<tr>
<th>Transaction Category</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening Deposit</td>
<td></td>
<td>$100.00</td>
</tr>
<tr>
<td>Monthly Maintenance Fee</td>
<td></td>
<td>$15.00</td>
</tr>
<tr>
<td>To avoid monthly maintenance fee:</td>
<td>$6,000 average monthly balance</td>
<td></td>
</tr>
</tbody>
</table>

**Transaction Fees**

- **Debits, Credits and Items Deposited**
  - First 150 combined items\(^a\) No Charge
  - Fee per combined items over 150 $0.50

**Coin and Currency Deposited**

- Less than or equal to $5,000 No Charge
- Greater than $5,000 (Per $1,000) $2.00
- Greater than $5,000 (Per $1,000)(SC Only) $2.50
- Greater than $5,000 (Per $1,000)(IN,KY,OH Only) $1.80
- Greater than $5,000 (Per $1,000)(WV Only) $1.50

**Interest**

- Interest is compounded daily on the collected balance in the account and credited on the last day of the statement cycle
- Variable rate that can change at any time at the Bank's discretion

**Product Specific Benefits**

- Unlimited check writing privileges.
- For online services, you can choose between BB&T Small Business Online® and unlimited bill payment, or BB&T CashManager OnLine® for more sophisticated electronic banking needs
- Access to Treasury Services
- Merchant Services (next business day funding)

\(^a\) Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).

**Commercial Interest Checking / Public Special Money Rate Checking**

Ideal For: Medium to large businesses and non-profits that need easy access to funds and ability to maximize their interest income

<table>
<thead>
<tr>
<th>Transaction Category</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening Deposit</td>
<td></td>
<td>$100.00</td>
</tr>
<tr>
<td>Monthly Maintenance Fee</td>
<td></td>
<td>$21.00</td>
</tr>
<tr>
<td>Monthly Maintenance Fee (WV only)</td>
<td>$17.00</td>
<td></td>
</tr>
</tbody>
</table>

**Transaction Fees**

- **Credits**
  - Credits posted $0.90
  - Credits posted (WV only) $0.50
  (This refers to any credits, including paper and electronic)
- Deposited Items – per item $0.15
  (In addition to credits posted)
- ACH (Automated Clearing House) Received Credit – per item $0.20

- **Debits**
  - Check Paid – per item $0.20
  - Other Debit – per item $0.20
  - ACH (Automated Clearing House) Received Debit – per item $0.20

- **Coin and Currency Deposited (Per $1,000)** $2.00

**Interest**

- Interest is compounded daily on the collected balance in the account and credited on the last day of the statement cycle
- Variable rate that can change at any time at the Bank's discretion

**Product Specific Benefits**

- Competitive interest rates, compounded daily on collected balances.
- For online services, you can choose between BB&T Small Business Online® and unlimited bill payment, or BB&T CashManager OnLine® for more sophisticated electronic banking needs
- Wide variety of cash management services such as CashManager OnLine®, BB&T OnSite Deposit®, ACH Preauthorized Draft Services,
- Wires, Lockbox Services, Vault and Check Imaging CD-ROM
### Community Checking

**Ideal For:** Small civic and community organizations with low monthly checking activity.

<table>
<thead>
<tr>
<th>Opening Deposit</th>
<th>$100.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>No Charge</td>
</tr>
</tbody>
</table>

**Transaction Fees**
- **Debits, Credits and Items Deposited**
  - First 225 combined items* | No Charge |
  - First 150 combined items* (NC and GA only) | No Charge |
  - First 200 combined items* (SC Only) | No Charge |
  - Fee per combined items over the No Charge Threshold | $0.35 |
  - Fee per combined items over the No Charge Threshold (AL, FL, TN, TX Only) | $0.25 |
- **Coin and Currency Deposited** | No Charge |
- **Coin Roll and Currency Sales** | No Charge |

**Interest**
- This is a non-interest bearing account

**Product Specific Benefits**
- For online services, you can choose between BB&T Small Business Online® and unlimited bill payment, or BB&T CashManager OnLine® for more sophisticated electronic banking needs
- Access to Treasury Services
- Merchant Services (next business day funding)

### Interest on Lawyers Trust Account (IOLTA) /or Interest on Trust Account (IOTA) / or Minor Judiciary Interest on Trust Account (MJ-IOTA)

**Ideal For:** Lawyers and law firms managing general attorney trust funds

<table>
<thead>
<tr>
<th>Opening Deposit</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>No Charge</td>
</tr>
</tbody>
</table>

**Transaction Fees**
- **Credits**
  - Credits posted | No Charge |
  - Deposited Items – per item | No Charge |
  - ACH (Automated Clearing House) Received Credit – per item | No Charge |
- **Debits**
  - Check Paid – per item | No Charge |
  - Other Debit – per item | No Charge |
  - ACH (Automated Clearing House) Received Debit - per item | No Charge |

**Interest**
- Simple interest is credited to a separate legal services account on the first business day after the 20th of the following month
- Variable rate that can change at any time at the Bank’s discretion

**Product Specific Benefits**
- IOLTA is subject to rules governing attorney trust accounts in the state whose laws govern this account. These rules cover payment of interest and reporting of certain account activity (e.g. overdrafts, returned items, etc.) to third parties.
- It is the lawyer’s responsibility to pay for fees assessed in connection with their IOLTA account that are not netted against interest.
- Monthly Account Analysis Statement at no charge.
- IOLTA checks are at no charge. Certain restrictions apply.
- For online services, you can choose between BB&T Small Business Online® and unlimited bill payment, or BB&T CashManager OnLine® for more sophisticated electronic banking needs
- Wide variety of cash management services such as CashManager OnLine®, BB&T OnSite Deposit®, ACH Preauthorized Draft Services, Wires, Lockbox Services, Vault and Check Imaging CD-ROM

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* Combined items represent checks paid, debit and credit memos, deposit tickets, checks deposited, online bill payments, and electronic debits and credits (including debit card transactions).
### Business Money Rate Savings / Public Funds Money Rate Savings / Business Managed Money Rate Savings

**Ideal For:** Businesses with savings balances $10,000 or less.

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Opening Deposit</td>
<td>$100.00</td>
</tr>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td><strong>To avoid monthly maintenance fee:</strong></td>
<td></td>
</tr>
<tr>
<td>$250 minimum daily balance OR</td>
<td></td>
</tr>
<tr>
<td>$500 average monthly balance OR</td>
<td></td>
</tr>
<tr>
<td>One recurring pre-authorized deposit or transfer of at least $100 per monthly statement cycle</td>
<td></td>
</tr>
</tbody>
</table>

#### Transaction Fees
- **Credits**
  - Credits posted: No Charge
  - (This refers to any credits, including paper and electronic)
- **Deposited Items – per item (in addition to credits posted)**
  - First 20 deposited items: No Charge
  - Fee per deposited item over 20: $0.39

#### Transfers / Withdrawals
- Six (6) transfers or withdrawals per monthly statement cycle: No Charge
- Excessive Activity Fee (after six): $15.00

#### Coin and Currency Deposited
- Less than or equal to $5,000: No Charge
- Greater than $5,000 (Per $1,000): $2.50
- Greater than $5,000 (Per $1,000)(SC Only): $2.00
- Greater than $5,000 (Per $1,000)(IN,KY,OH Only): $1.80
- Greater than $5,000 (Per $1,000)(WV Only): $1.50

#### Interest
- Interest is compounded daily on the full amount of the collected balance and credited on the last day of the statement cycle
- Variable rate that can change at any time at the Bank’s discretion

#### Product Specific Benefits
- Small Business Online® for account balances and payments.
- May be linked to any business checking account for overdraft protection to cover overdrafts. Overdraft protection transfers are included in the number of six (6) covered transfers or withdrawals per monthly statement cycle.

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### Business High Performance Money Market

(A companion BB&T business checking account is required to open Business High Performance Money Market)

**Ideal For:** Businesses and organizations seeking premium interest rates and easy access to funds

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Opening Deposit</td>
<td>$100.00</td>
</tr>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$12.00</td>
</tr>
<tr>
<td><strong>To avoid monthly maintenance fee:</strong></td>
<td></td>
</tr>
<tr>
<td>$1,000 minimum daily balance</td>
<td></td>
</tr>
</tbody>
</table>

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Business Investor’s Deposit Account (BIDA)

Ideal For: Businesses with savings balances greater than $10,000 who look for higher yield.

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee/Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Opening Deposit</strong></td>
<td>$100.00</td>
</tr>
<tr>
<td><strong>Monthly Maintenance Fee</strong></td>
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</tr>
<tr>
<td>To avoid monthly maintenance fee:</td>
<td>$10,000 minimum daily balance</td>
</tr>
<tr>
<td><strong>Transaction Fees</strong></td>
<td></td>
</tr>
<tr>
<td>Credits</td>
<td></td>
</tr>
<tr>
<td>Credits posted</td>
<td>No Charge</td>
</tr>
<tr>
<td>(This refers to any credits, including paper and electronic)</td>
<td></td>
</tr>
<tr>
<td>Deposited Items – per item</td>
<td></td>
</tr>
<tr>
<td>First 10 deposited items</td>
<td>No Charge</td>
</tr>
<tr>
<td>Fee per deposited item over 10</td>
<td>$0.39</td>
</tr>
<tr>
<td><strong>Transfers / Withdrawals</strong></td>
<td></td>
</tr>
<tr>
<td>Six (6) transfers or withdrawals per monthly statement cycle</td>
<td>No Charge</td>
</tr>
<tr>
<td>Excessive Activity Fee (after six)</td>
<td>$15.00</td>
</tr>
<tr>
<td><strong>Coin and Currency Deposited</strong></td>
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</tr>
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<tr>
<td><strong>Interest</strong></td>
<td></td>
</tr>
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<td></td>
</tr>
<tr>
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<td>$1.20</td>
</tr>
<tr>
<td>Variable rate that can change at any time at the Bank's discretion</td>
<td></td>
</tr>
<tr>
<td><strong>Product Specific Benefits</strong></td>
<td></td>
</tr>
<tr>
<td>CashManager OnLine® to facilitate electronic wires.</td>
<td></td>
</tr>
<tr>
<td>Corporate Call and Swift services for sending electronic wires.</td>
<td></td>
</tr>
<tr>
<td>May be linked to any business checking account for overdraft protection to cover overdrafts. Overdraft protection transfers are included in the number of six (6) covered transfers or withdrawals per monthly statement cycle.</td>
<td></td>
</tr>
</tbody>
</table>
### Additional Banking Services

#### BB&T Business Debit Card
- **Debit Card Replacement Fee**............................... No Charge
- **Debit Card International Transaction Fee**.......................................................... 3% of transaction amount
  - (Fee charged for ATM and POS Purchase 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)
- **International ATM Fee** $5.00
  - (Fee charged for ATM transactions outside the United States, Puerto Rico and U.S. Virgin Islands.)
- **BB&T ATM Fee**................................................................. No Charge
- **Non-BB&T ATM Fee** .................................................. $3.00
- **Non-BB&T ATM Fee (PA & NJ)** ...................................... $2.50
  - (Fee charged when using any domestic ATM except a BB&T 24 ATM, unless otherwise disclosed.)
- **Non-BB&T ATM Waivers per statement cycle:**
  - **Business Value 500 Checking**........................................ Two (2)
  - **Non-BB&T ATM Fee (TX Only)**........................................ Two (2)
- **ATM Mini Statement (IN, KY, OH Only)**.......................... $1.00
- **ATM Statement** ................................................................. $1.50
  - (last 10 transactions or current pending transactions)
- **ATM Full Statement** ........................................................ $2.00
  - (all transactions since last statement)

#### Cash Processing
- **Branch Coin and Currency Change Order** (per order) $5.00
  - **Branch Coin and Currency Change Order** (IN, KY, OH only) No Charge
- **Currency, Per $1,000 Supplied**............................................. $1.30
- **Currency, Per $1,000 Supplied** (IN, KY, OH only) $1.20
- **Coin (Per Roll Supplied)** ..................................................... $0.14
- **Coin Rolling (Per Roll)** ..................................................... $0.12
- **Coin Rolling (Per Roll)** (AL, TN, TX Only) $0.05
- **Coin Rolling (Per Roll)** (SC Only) $0.08
- **Coin Rolling (Per Roll)** (NC Only) $0.09
- **Coin Rolling (Per Roll)** (GA Only) $0.10

#### Charged-Off Account Fee ...................................................... $30.00

#### Checks, Deposit and

#### Withdrawal Slips Printing .................................................. Fees may vary
  - (Based on account type and style selection)

#### Check Paid Rejects* — per item ........................................ $0.50

#### Coin Machine (Available in a limited number of Financial Centers)
- **BB&T Clients (Less than or equal to $25.00)** No Charge
- **BB&T Clients (Greater than $25.00)** 5% of total amount
- **Non-BB&T Clients (All Accounts) 10% of total amount

#### CPA Confirmation .......................................................... $20.00

#### Credit Inquiry by Third Party ........................................ $20.00

#### Deposit Account Usage Fee**.............................................. Variable

#### Deposit Correction .............................................................. $7.50

#### Funds Transfer between BB&T Accounts
- **BB&T Small Business Online Transfer — Credit** No Charge
- **BB&T Small Business Online Transfer — Debit** No Charge
- **BB&T Online Transfer — Credit** No Charge
- **BB&T Online Transfer — Debit** No Charge
- **In-Branch Transfer — Credit** $4.00
- **In-Branch Transfer — Debit** $4.00
- **In-Branch Transfer Credit (PA Only)** No Charge
- **In-Branch Transfer Debit (PA Only)** No Charge
- **In-Branch Transfer Credit (AL, FL, TN, TX Only)** $3.00
- **In-Branch Transfer Debit (AL, FL, TN, TX Only)** $3.00
- **Phone 24 Transfer — Non-Automated Credit** $2.50
- **Phone 24 Transfer — Non-Automated Debit** $2.50
- **Phone 24 Transfer — Non-Automated Credit (AL, FL, TN, TX Only)** $2.00
- **Phone 24 Transfer — Non-Automated Debit (AL, FL, TN, TX Only)** $2.00
- **Phone 24 Transfer — Automated Credit** $1.00
- **Phone 24 Transfer — Automated Debit** $1.00

#### Inactivity Fee per month ...................................................... No Charge

#### International Services
- **Branch-Initiated International Wire Transfer** $75.00
- **CashManager Online Wire Maintenance Fee** $20.00/month
- **CashManager Online International Wire Transfer** $36.00

#### Community Interest Checking and Civic Checking.

#### Corporate Call International Wire Transfer $50.00
- **Incoming International Wire Transfer** $18.00
- **International Wire/Draft Tracer/Amendment (Per Message)** $20.00
- **International Wire/Draft Recall/Stop Payment (Per Message)** $30.00
- **Foreign Currency Bank Note Buys/Sales** $10.00
- **Foreign Currency Drafts** $30.00
- **Foreign Currency Overnight Delivery** $20.00
- **Foreign Check Returned Item** $30.00
- **Foreign Check Collection** $75.00
  - (Plus any foreign bank fee)
- **Check Collection Tracer (Per Message)** $20.00
- **US Dollars Checks Drawn on Canadian Banks** $7.50
- **US Dollars Checks Drawn on European Banks** $35.00

#### Legal Process — up to $125.00
- **Money Order Fee**................................................................. $5.00

#### Negative Account Balance Fee**........................................ $36.00
- **Negative Account Balance Fee (PA, NJ, IN, KY, OH Only)** $8.00/ a day
  - (Fee assessed to your checking or savings account on the seventh calendar day that your account is overdrawn)

#### Night Depository Service (Per bag processing fee) $2.00

#### Night Depository Service (Per bag processing fee) (PA Only) No Charge

#### Non-Depositor Check Cashing Fee for non-BB&T Checks $8.00

#### Non-Depositor Check Cashing Fee for On Us (BB&T) Checks
  - (Applies to checks cashed greater than $50.00) $8.00/ a day
  - (Non-Depositor Check Cashing Fee for On Us (BB&T) Checks (PA and NJ Only)) No Charge

#### Official Check Fee ............................................................... $10.00

#### Outgoing Collection Item Fee ............................................ $25.00

#### Overnight Delivery (Per Package) ....................................... $10.00

#### Overdraft Transfer Fee (Limit of one fee per linked account, per day)
- **Business Value 500 Checking Clients and Commercial Suite Checking** No Charge
- **All Other Business Clients** No Charge

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* Fee applies to cards replaced due to being lost, stolen, damaged, personalized card request and other circumstances. If card replacement is related to a valid dispute, the fee will be refunded.

** Fee does not apply to Business Interest Checking, Business Value 50, Business Value 200, Commercial Suite Checking, Business Money Rate Savings, Business Managed MRS, Business Value 500 Checking, Business IDA, Public Fund Interest Checking, Public Fund Money Rate Saving, Business High Performance Money Market, Basic Public Fund Checking, Intercompany MRS, Community Checking.

* Fee applies only to Business Analyzed Checking and Public Fund Analyzed Checking accounts. A Check-Paid Reject is defined as an illegible item rejected by BB&T's items processing equipment.

** The Deposit Account Usage Fee includes various expenses incurred by the Bank for servicing accounts. This fee applies only to IOLTA/IOTA/MJ-IOTA Business Analyzed Checking, Public Fund Analyzed Checking, Earnings2 Checking, Earnings2 Checking — Public Funds, Collateral Reserve Checking, and other checking accounts with ECR. The fee is assessed monthly and disclosed on your periodic statement or client analysis statement. It is calculated per $1,000 of the average monthly balances in the account. The charge is variable and subject to change at any time without notice.

** Applies only to Business Value 50 Checking, Business Value 500 Checking, Business Value 200 Checking, Commercial Suite Checking, Business Interest Checking, Basic Public Fund Checking and Community Checking accounts.
**Additional Banking Services**

**Statement Services**

**Deposit Statements**
- Duplicate Statement Fee (per monthly statement cycle) $5.00
- Statement Copy (account research fees may apply) $7.00
- Hold Statement at Bank (per monthly statement cycle) $5.00
- Interim Statement $25.00
- (A statement that is produced on a day other than the normal statement cycle cut date (next regular statement will include the activity since the interim statement cut))
- 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))
- Custom Calendar Statement Fee (per month) $2.50

**Account Analysis Statements**
- Upon Request $10.00
- Duplicate Copy (per statement cycle. A statement that is mailed to an alternate address) $10.00
- Account Analysis Invoice (Billed Clients, Fee is per monthly statement cycle) $10.00

**Statement Delivery and Check Options**
- Online Statement $10.00
- Check safekeeping (includes check images) $10.00
- Check Images with Statement (Fee is per statement cycle. Front and back images of 5 paid checks per page are included in the statement) $4.00
- Enhanced Check Images with Statement (Front and back images of 3 paid checks per page are presented) $5.00
- Monthly statement cycle fee (Original statement is mailed) $5.00
- Additional fee per check image $0.06

**Uncollected Funds Charge** Varies

**Wire Transfer Services**
- CashManager OnLine Wire Maintenance Fee $20.00/monthly
- CashManager OnLine Repetitive Wire Transfer $11.00
- CashManager OnLine Non-Repetitive Wire Transfer $12.00
- Corporate Call Wire Maintenance Fee (monthly per account) $20.00
- Corporate Call Non-Repetitive Wire Transfer $25.00
- Corporate Call Repetitive Wire Transfer $17.00
- Branch-Initiated Wire Transfer $65.00
- Incoming Wire Transfer $15.00
- Standing Order Outgoing Wire $15.00
- Wire Repair $10.00
- Wire Advice Phone $15.00
- Wire Advice Fax $8.00
- Wire Advice U.S. Mail $5.00
- Wire Advice Email $3.00

**Zelle Small Business Transaction Fee** $1 of the received Zelle transaction dollar amount (We will charge this fee for each Zelle payment you receive into your business checking, money market or savings account)

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For other fees, please contact your BB&T Relationship Manager or local BB&T Financial Center.

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1 Fee does not apply to Association Services Regular Checking, Association Services Interest Checking, Association Services Money Market Savings, Basic Public Fund Checking, Public Fund Analyzed Checking, Public Fund Interest Checking, Public Special Money Rate Checking, Earnings2 Checking-Public Funds, Collateral Reserve Checking and Intercompany Checking.
2 Fee applies only to Business Analyzed Checking, Public Fund Analyzed Checking, Public Fund Interest Checking, Collateral Reserve Checking, Intercompany Checking, Intercompany Interest Checking, Public Special Money Rate Checking, Commercial Interest Checking, Earnings2 Checking, Earnings2 Checking-Public Funds, Business High Performance Money Market, Business Money Rate Savings, Business Money Rate Savings and Business Investor's Deposit Account.
3 Re-deposited (Reclear) Returned Item fee includes the fee for the Returned Item.

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Lost Key $25.00
Special Handling Maintenance Fee $10.00
Returned Item Fee $12.00

Payroll by ADP® - Self Service Online Product - monthly (up to 5 employees, limited features) $39.99

Research Request
- Check photocopy, viewed or printed $5.00/copy
- Additional Account Research $25.00/hour

Returned Deposited and/or Cashed Items
- Returned Item Fee $12.00

Returned Item Special Handling
- Special Handling Maintenance Fee $10.00
- Re-deposited (Reclear) Returned Item $20.00 per item
- Re-deposited (Reclear) Returned Item (IN, KY, OH and WV Only) $17.00 per item
- Returned Email Notification per item $1.00

Safe Deposit Boxes Varies
- Lost Key $25.00
- Drilling Cost $150.00

Overdraft/Returned Item $36.00

For other fees, please contact your BB&T Relationship Manager or local BB&T Financial Center.