

## BB&T Spectrum Cash Rewards for Business Credit Card Disclosure

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> introductory APR for 9 months. After that, your APR will be between <b>14.49%</b> and <b>23.49%</b> . This APR will vary with the market based on 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>	Your APR will be between <b>14.49%</b> and <b>23.49%</b> . This APR will vary with the market based on Prime Rate*. The pricing you receive will be determined upon review of your application, credit history, and banking relationship.
<b>APR for Cash Advances and Convenience Checks</b>	<b>26.49%</b> variable rate.
<b>Penalty APR</b>	Up to <b>27.40%</b> variable rate. See explanation below.**
<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.

Fees	
<b>Annual Fee</b>	None.
<b>Transaction Fees</b>	
<b>Purchases</b>	None.
<b>Balance Transfer</b>	<b>4%</b> of each advance ( <b>\$10 minimum</b> ).
<b>Cash Advance</b>	<b>4%</b> of each advance ( <b>\$10 minimum</b> ).
<b>Overdraft Protection Transfer</b>	<b>4%</b> of each advance ( <b>\$10 minimum, \$75 maximum</b> ).
<b>Foreign Transaction</b>	<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>Convenience Checks</b>	<b>4%</b> of each advance ( <b>\$10 minimum</b> ).
<b>Penalty Fees</b>	
<b>Late Payment</b>	Up to <b>\$39</b> for each billing cycle in which your minimum payment is not posted to your account by your payment due date.
<b>Over-the-Credit-Limit</b>	<b>\$39</b> in each billing cycle in which you exceed your credit limit.
<b>Returned Payment</b>	<b>\$39</b>
<b>Other Fees</b>	
<b>Statement Copy Fee</b>	<b>\$5.</b>
<b>Customer Requested Expedited Service Fee</b>	<b>\$25</b>

\* The rate for Purchases and Balance Transfers is determined monthly by adding between 8.99% and 17.99% to Prime Rate. The introductory rate begins on the account opening date.

\*\* If we do not receive your minimum payment by the due date, your rate may increase. If, within a six (6) month period, you either (1) make your payment late, but within 30 days of the payment due date twice, or (2) make your payment more than 30 days after the payment due date once, the monthly periodic rate for Purchases and Cash Advances and previous billing cycle Purchases and Cash Advances (including existing balances) will be increased. (Please note that there may be a rate increase even during your introductory APR period if we do not receive your minimum payment by the due date as outlined above. The rate increase will apply to any new balances once penalty pricing is triggered.) Your pricing changes will depend on one or more of the following: length of time your account with us has been open, the existence, seriousness and timing of defaults under any Commercial Card Plan Agreement that you have with us, and other indications of account usage and performance. Subsequent defaults could result in further penalty pricing adjustments or the exercise of other default remedies as outlined in the Commercial Card Plan Agreement. Penalty pricing changes will be effective as of your next billing cycle following the late payment condition described above. If your account has no additional defaults for a period of twelve (12) consecutive months, your account will be reviewed for an appropriate rate adjustment.

**How We Will Calculate your Balance:** We use a method called "average daily balance (including new purchases)."

† **Variable Rate Information:** The Prime Rate used to determine your APR is a variable rate announced by BB&T from time to time as "Prime Rate" and is subject to change periodically. See the BB&T Commercial Card Plan Agreement for further information. The variable rate information stated above is accurate as of Dec. 20, 2018; however, this information is subject to change. To obtain information about changes in the above disclosures, contact your local BB&T financial center or write: BB&T, PO Box 698, Wilson, NC 27894-0698, or call 1-800-397-1253.

**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.

**Notice About Communications:** By providing your contact information and wireless telephone (cell phone) number to us, for which you have represented that you are the subscriber or for which you are authorized to consent on behalf of the subscriber, or by providing such information to us or any of our affiliates or agents at any other time, you give consent to receive autodialed and/or prerecorded messages, text message(s), emails or other electronic messages for the purpose of servicing your Account or for other purposes related to your Account. These communications may include collection calls and could come from us, our agents, affiliates, or a third-party debt collector collecting debts on our behalf. You agree that we will not charge you for a communication, but your service provider may. You also understand and agree that we may always communicate with you in a manner permissible by law. You agree that we may monitor and record any telephone calls to assure the quality of our service or for other business reasons. You may revoke your consent to receive calls at any time through any manner.

**You authorize BB&T to obtain your credit information, employment history, and other information in order to process your credit card application, to service your account, and to manage our relationship with you.**

Credit cards are issued by Branch Banking and Trust Company. Member FDIC and Equal Housing Lender. 

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