

## BB&T Visa Signature Business Credit Card Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>0.00%</b> introductory APR for 6 months. After that, your APR will be between <b>13.15%</b> and <b>15.15%</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.
APR for Balance Transfers	<b>0.00%</b> introductory APR for 6 months. After that, your APR will be between <b>13.15%</b> and <b>15.15%</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.
APR for Cash Advances and Convenience Checks	<b>19.90%</b> Fixed
Penalty APR	Up to <b>27.15%</b> variable rate. See explanation below.**
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	None

Fees	
Annual Fee	None
Transaction Fees	<p><b>None</b></p> <ul style="list-style-type: none"> <li>• Purchases</li> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> <li>• Convenience Checks</li> </ul> <p>4% of each advance (<b>\$10 minimum</b>) 4% of each advance (<b>\$10 minimum</b>) 3% 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. 4% of each check (<b>\$10 minimum</b>)</p>
Penalty Fees	<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit-Limit</li> <li>• Returned Payment</li> </ul> <p><b>\$39</b> for each billing cycle in which your minimum payment is not posted to your account by your payment due date. <b>\$39</b> in each billing cycle in which you exceed your credit limit. <b>\$39</b> if payment is not drawn on a BB&amp;T checking account.</p>
Other Fees	<ul style="list-style-type: none"> <li>• Statement Copy Fee</li> <li>• Customer Requested Expedited Service Fee</li> </ul> <p><b>\$5</b> <b>\$25</b></p>

\*The rate for Purchases and Balance Transfers is determined monthly by adding between 7.90% and 9.90% 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 "averaged 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. The Prime Rate is currently 5.25% as of August 1, 2019; however, the Prime Rate is subject to change. See the BB&T Commercial Card Plan Agreement for further information. 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.

**FCR/Risk-Based Pricing Notice:** The terms offered are 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.

**PRESCREENED & 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 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.

**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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