

# Exclusive Banking Opportunities.

## BB&T@Work

Open a BB&T@Work checking account with direct deposit<sup>1</sup>, and you'll receive an exclusive bundle of premium discounts and savings on BB&T products and services - offered to you through your employer.

### SAVE ON A VARIETY OF ACCOUNTS AND FEATURES.

- Free Checking with direct deposit<sup>1</sup>
- Free BB&T OnLine® Banking with OnLine Bill Payment
- Free BB&T Check Card with Rewards
- Free first order of BB&T design checks (or a \$6 discount on custom styles)
- Bonus interest rates on savings accounts, select CDs and IRAs\*
- Regular Savings with no minimum balance requirement<sup>2</sup>

### AND MUCH MORE!

- 2 free non-BB&T ATM transactions<sup>5</sup> per monthly statement cycle
- Discount on The Plus Package – premium savings, security, travel and entertainment benefits<sup>6</sup>
- Competitive quotes on auto and home insurance coverage<sup>7</sup>
- \$15 discount for a one-year safe deposit box rental (when available)
- Free Financial Education seminars
- Free BB&T Easy Send (international money transfer product)

### ENJOY VALUABLE DISCOUNTS ON LOANS AND LINES OF CREDIT.

- 0.25% interest rate discount on home equity loans/lines and auto loans
- \$300 discount on a new BB&T mortgage loan<sup>3</sup>
- BB&T Visa® Platinum Credit Card with optional BB&T Rewards<sup>4</sup>

### ENROLLING IS EASY.

- Enroll at local BB&T financial center
- Enroll online at [BBT.com/atwork](http://BBT.com/atwork)



**In addition to the BB&T@Work benefits you are eligible to receive, you can add value to your banking relationship by qualifying for one of our custom banking packages.**

### **ELITE GOLD**

**Experience our most rewarding checking package:**

- Unmatched account access
- Free financial planning advice
- Unlimited person-to-person calls to BB&T Phone24
- And other valuable discounts on loans and financial services

### **CLASSIC BANKING**

**Enjoy enhanced access to products and services:**

- Bonus rates on CDs and IRAs
- Discounts on products such as loans and safe deposit boxes
- And additional valuable service offerings

### **ACCESS BANKING**

**Make the most of your relationship with BB&T:**

- Flexible account access
- Free exclusive design, wallet-style checks
- Free travelers checks

**To enroll, visit your local BB&T financial center or go online to [BBT.com/atwork](http://BBT.com/atwork).**

1 No maintenance fee when you set up a monthly direct deposit. In addition to direct deposit, other options for avoiding monthly fees are available. Visit your local financial center or speak with a BB&T representative for details.

2 No maintenance fee on a Savings account with automatic transfer from checking account.

3 Lender fee discount applied toward lender fees and is credited at closing. Subject to credit approval.


4 BB&T credit cards are subject to credit approval and are issued by BB&T Financial, FSB, a subsidiary of BB&T Corporation. Member FDIC.

5 Other institutions' service fee may apply. Other surcharges may apply.

6 Plus Package fee of \$3.95 per month.

7 BB&T Insurance Services, Inc., is a wholly owned subsidiary of Branch Banking and Trust Company. Insurance products are: not a deposit; not FDIC insured; not insured by any federal agency; not guaranteed by the bank.

\*A penalty may be imposed for early withdrawal from CDs.

All accounts subject to bank approval. All loans subject to credit approval. Only deposit products are FDIC insured. Deposit and loan products are offered through Branch Banking and Trust Company a Member FDIC and Equal Housing Lender .