

**BB&T****@Work****Lee County  
CID # 100831**

## Everyone Benefits.

For more than 140 years, BB&T has built a reputation for strength and stability through our commitment to our clients' success. This commitment includes serving as a true financial partner, providing the highest level of professional service to every client we serve. We extend that same level of attention to you and your co-workers through BB&T@Work, an exclusive and comprehensive package of traditional and nontraditional banking, loan and insurance services.

*BB&T@Work offers valuable savings on a wide range of BB&T products and services when you open and maintain a BB&T personal checking account.*

### Save on a variety of accounts and features.

- Monthly maintenance fee waived when qualifier is met on a BB&T@Work checking account <sup>1</sup>
- BB&T OnLine® Banking with Bill Payment
- BB&T Debit Card with Cash Rewards
- First order of any style checks of your choice at no charge
- 24/7 access to online statements at no charge

### Enjoy valuable discounts on loans and lines of credit.

- Interest rate discounts on home equity products and auto loans <sup>3</sup>
- No appraisal fee on home equity lines of credit <sup>3, 4</sup>
- A \$300 discount on a new BB&T mortgage loan <sup>3, 5</sup>
- BB&T Visa® Credit Card with competitive Annual Percentage Rates (APRs) <sup>3</sup>

### And much more!

- Discount on The Plus Package – premium savings, security, travel and entertainment benefits <sup>6</sup>
- Bank anywhere with Mobile Banking and Account Alerts <sup>7</sup>
- Access to comprehensive, in-depth personal financial planning <sup>8</sup>
- Access to retirement and investment information including 401(k) roll-over <sup>8</sup>
- Competitive quotes on auto and home insurance coverage <sup>9</sup>
- Financial education seminars to assist you in achieving economic success and financial security
- BB&T Easy Send (international money transfer product)
- Save for the future with a BB&T Regular Savings account <sup>2</sup>

**Redny Muniz, Relationship Banker**  
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239-415-7566

### 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 adding The Plus Package.<sup>6</sup>

## The Plus Package

### SECURITY

#### \$2,500 Identity Theft Insurance with Fraud Assistance<sup>†</sup>

- Gives insured members 24/7 coverage and access to assistance in the event you have been or suspect you may be a victim of identity theft.

#### \$10,000 Accidental Death and Dismemberment Insurance<sup>††</sup>

- Accidental Death and Dismemberment insurance covers against accidental loss of life, 24 hours a day. Coverage increases to \$100,000 when traveling as a passenger on a common carrier.

#### \$2,500 Dependent Child Coverage<sup>††</sup>

- Members receive 24-hour Accidental Death and Dismemberment insurance on each dependent child.

#### Payment Card Protection

- Simply call one toll-free number 24/7 to cancel lost or stolen cards, stop unauthorized purchases and request replacement cards.

### TRAVEL AND ENTERTAINMENT

#### Everyday Rebate Rewards

- Receive up to \$40 in rewards every year, just by submitting your receipts and vouchers for everyday purchases.

#### Online Local Savings

- Save big at your favorite local merchants with thousands of online discounts! Enjoy savings for you and your family on recreation, health and beauty, dining, auto and home services, shopping and more.

#### Bonus Travel

- Earn 5% cash bonuses when you travel. Just use our dedicated travel reservation service to book your next trip.

### HEALTH

#### Rx Advantage<sup>™</sup> Prescription Drug Program<sup>\*\*</sup>

- Save more than \$100 annually on prescription medications at participating pharmacies nationwide.

#### Vision Plan<sup>\*\*</sup>

- Receive discounts on eyewear and eye care at participating providers nationwide.

<sup>\*\*</sup>Medical discounts are not insurance. *Vision Plan not available in Florida.*

### BANKING

#### Free or discounted BB&T checks<sup>\*</sup>

- Free first order of any style checks of your choice and a \$6 discount on reorders.

To enroll in The Plus Package, speak to a BB&T representative, stop by your local BB&T financial center or visit [BBT.com/pluspackage](http://BBT.com/pluspackage). You may also add The Plus Package to an existing personal checking account through BB&T OnLine<sup>®</sup> Banking.

<sup>\*</sup>Shipping and handling charges may apply.

<sup>†</sup>-Identity Theft insurance is offered through an operating insurance entity of American International Group, Inc. Please refer to the Benefit Summary included in the membership kit for complete coverage, limitations, and exclusions. The Identity Theft insurance for residents of the state of New York is up to \$10,000. <sup>††</sup>- Special Program Note: Accidental Death and Dismemberment insurance is administered by Affinion Benefits Accidental Death Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. The coverage described in this literature may not be available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions and limitations apply. Chubb, Box 1615, Warren, N.J. 07061-1615. This program is administered by Affinion Benefits Group, LLC.

Branch Banking and Trust Company, Member FDIC.

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

Branch Banking and Trust Company, Member FDIC and an Equal Housing Lender.  Only deposit products are FDIC insured.

1 Monthly maintenance fee waived when you have combined ACH Direct Deposits totaling \$500 or greater per statement cycle. 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 A monthly maintenance fee applies. Qualifiers are available to avoid the fee. See your Personal Services Pricing Guide for details.

3 Loans, lines of credit, and credit cards are subject to credit approval.

4 BB&T will pay the appraisal fee for a non-jumbo line of credit (less than or equal to \$417,000). If you pay off your BB&T Home Equity Line of Credit within 36 months from the date of origination, you may be required to remit the appraisal fee or other closing costs BB&T paid on your behalf.

5 Lender fee discount applied toward lender fees and is credited at closing. Offer may not be combined with any other mortgage offer.

6 A monthly Plus Package fee of \$3.95 applies.

7 Your mobile carrier's text messaging and web access charges may apply.

8 Investment solutions are provided by Branch Banking and Trust Company, BB&T Investment Services, Inc., and BB&T Scott & Stringfellow. BB&T Investment Services, Inc., is a wholly owned broker-dealer subsidiary of Branch Banking and Trust Company, Member FINRA/SIPC. BB&T Scott & Stringfellow is a division of BB&T Securities, LLC, Member FINRA/SIPC and wholly owned nonbank subsidiary of BB&T Corporation.

9 Insurance products are offered through BB&T Insurance Services, Inc., a subsidiary of BB&T Insurance Holdings, Inc.

Securities and insurance products or annuities sold, offered or recommended are: NOT A DEPOSIT, NOT FDIC INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY AND NOT GUARANTEED BY THE BANK.

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## BB&T@WORK

BB&T@Work offers valuable savings on a wide range of BB&T products and services, and more perks than ever before.

# NO FEE BB&T PLUS PACKAGE

This coupon enables you to receive BB&T's Plus Package –  
*a host of security, health, travel and entertainment benefits* – with NO FEE, when opening a new BB&T@Work Checking account.  
Be sure to present this coupon when opening your new account.

**LIMITED TIME OFFER**

## Your ticket to valuable savings. Enjoy the benefits of BB&T's Plus Package – NO FEE.

- No fee first order of any style checks of your choice
- You could get up to \$40 back annually with Everyday Rebate Rewards
- Identity Theft Insurance\*\*
- You could save on prescription medications with Rx Advantage™ Prescription Drug Program
- Identity Fraud Support Service
- And much more!

### LIMITED TIME OFFER.

Present this coupon at a BB&T financial center and receive The Plus Package for no fee when you open a new BB&T@Work checking account. Or open online at [BBT.com/AtWork](http://BBT.com/AtWork).

#### FOR INTERNAL USE ONLY:

RBs select promo code AFCAC in Client Central.

Visit your local BB&T financial center or speak with a BB&T representative for details. Offer valid until 6/13/14 and is subject to change or be withdrawn at any time without notice. Coupon required to receive offer. Offer valid for new BB&T@Work eligible checking accounts. BB&T@Work eligible accounts include all BB&T personal checking accounts. Normal Plus Package fee for BB&T@Work clients is \$3.95 / month.

\*\*Identity Theft Insurance is offered through the insurance company named on the Benefit Summary included in the membership kit.

Please refer to the summary for complete coverage, limitations, and exclusions. This coverage is not available to residents of the state of New York and could become unavailable in other jurisdictions. The insurance premium is paid for you by BB&T. Insurance products are: NOT A DEPOSIT, NOT FDIC INSURED, MAY GO DOWN IN VALUE, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK.

BB&T, Member FDIC. All accounts subject to bank approval.

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## BB&T and its affiliates consistently recognized for superior client service, financial strength and stability

• BB&T was recently recognized as one of “**Forbes Best Banks 2013**” by Forbes.



• BB&T was named among the **Top 20 of the World’s Strongest Banks** by *Bloomberg Markets* magazine in May 2012.



• BB&T received an industry-leading **22 Greenwich Excellence Awards** from Greenwich Associates for our financial stability and outstanding client service in 2012. Greenwich Associates is a leading financial services research firm. BB&T has received **83 Greenwich Excellence Awards** since 2009, more than any other bank.



• BB&T was named **Best Customer Service Practices Bank - USA** and **Premier Middle Market Insurance Provider - USA** by *InterContinental Finance* magazine in their **2012 Global Banking Awards**.

• **BB&T Insurance Services, Inc.**, scored higher than the five largest insurance brokers with sales greater than \$500MM in the **2012 Greenwich Large Corporate Insurance Study** in the following categories: Customer Satisfaction, Likelihood to Recommend Brokerage, Thought Leadership and Consulting Services, Ability to Understand Business Needs, Brokers’ Knowledge of P&C, and Ease of Working with Brokerage.

• BB&T ranked #1 in the 2013 **TNS Choice Awards** for superior performance in Corporate Banking. This national award names BB&T as the preferred provider for attracting, satisfying and retaining corporate clients.



• During 2013, **BB&T Wealth** was ranked one of the largest wealth asset managers in the nation in *Barron’s* “**Top 40 Wealth Managers**” list, which ranks asset managers based upon relationships with families that have over \$5 million.

• **BB&T Retirement & Institutional Services** earned 33 Best in Class awards in a 2012 national survey of 401(k) providers conducted by *PLANSponsor* magazine.

BB&T Retirement & Institutional Services won Best in Class for the following participant services:

- Overall Education Program
- Fee Disclosure
- Range of Investment Options

BB&T Retirement & Institutional Services won Best in Class for the following sponsor services:

- Responsiveness
- Industry Knowledge
- Staff Consistency

• BB&T ranked “**Highest in Customer Satisfaction among Mortgage Servicing Companies, Four Years in a Row**” by J.D. Power and Associates in 2013.



- The Change Sciences Group, a leading web researcher, ranked BB&T a leader in their **2012 Small Business Banking User Experience Report**, which compared bank websites and the experiences they provide to small business prospects as they begin their banking relationships.
- *The Wall Street Journal* and *Financial Times/StarMine* consistently rank **BB&T Capital Markets** among top equity research analysts for their stock selection and earnings estimation performance.
- **BB&T Regional Acceptance** was named a **Diamond Award winner** for its first place ranking in *Auto Dealer Monthly's* 2012 Dealers' Choice Awards – Subprime Credit Finance category. This marks the third time in three years Regional Acceptance has been ranked either first (2010) or second (2011).
- **BBT.com** ranked **first for overall customer experience** among U.S. retail banking websites for the second straight year, placing first in all four customer experience categories, according to the 2013 Keynote Bank Marketing Study.
- *Training* magazine recognized BB&T as one of the **world's top 125 organizations for excellent training** in 2013. This marks the 13<sup>th</sup> consecutive year BB&T has received this coveted recognition.
- **BB&T ranked No. 251** on the 2013 *FORTUNE 500* list of America's largest corporations.
- BB&T has paid a cash dividend every year since 1903.



## BB&T and its affiliates recognized for superior community service

- BB&T is regularly featured as a **Company of the Week** by *The Financial Services Roundtable*. Companies are showcased for their community involvement, financial literacy projects and innovative ideas to help local communities.
- The 2013 BB&T Lighthouse Project touched the lives of more than 1.3 million people in 25 states, and since it began in 2009, associates have donated more than 265,000 volunteer hours to carry out over 5,500 community service projects, which reached in excess of 8 million people.

BBT.com

1-800-BANK BBT (1-800-226-5228)

Branch Banking and Trust Company is a Member FDIC and Equal Housing Lender . Credit products are subject to credit approval. Only deposit products are FDIC insured.

BB&T Capital Markets is a division of BB&T Securities, LLC, member FINRA/SIPC, a wholly owned nonbank subsidiary of BB&T Corporation.

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Securities, Investments and Insurance products or services are:

NOT A DEPOSIT	NOT FDIC-INSURED	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
MAY GO DOWN IN VALUE		NOT GUARANTEED BY THE BANK

BB&T and its representatives do not offer legal or tax advice. Consult your individual tax or legal professional concerning your personal situation.

The 2012 Greenwich Associates Commercial Banking Study is with companies with sales of \$1MM to \$500MM and is based on more than 30,000 interviews.

2012 Greenwich Large Corporate Insurance Study results based on more than 720 interviews of companies with annual revenues greater than \$500M. Scores reference percentage of "Excellent" citations.

Branch Banking and Trust received the highest numerical score among mortgage servicers in the proprietary J.D. Power 2010-2013 Primary Mortgage Servicer Studies<sup>SM</sup>.

2013 study based on responses from 4,669 consumers measuring 18 companies and measures the satisfaction of consumers with their current mortgage servicer.

Proprietary study results are based on experiences and perceptions of consumers surveyed in April-May 2013. Your experiences may vary. Visit [jdpower.com](http://jdpower.com)