

# A Special Thank You.

**AN EXCLUSIVE OFFER FOR GEORGIA HISPANIC CHAMBER MEMBERS.  
OPEN A BB&T PERSONAL CHECKING ACCOUNT AND RECEIVE \$100!\***

**BB&T@Work would also like to extend valuable savings on a wide range of BB&T products and services to the employees of your business.**

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

- Free Checking with direct deposit<sup>1</sup>
- Free BB&T OnLine<sup>®</sup> 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<sup>2</sup>
- Regular Savings with no minimum balance requirement<sup>3</sup>

**AND MUCH MORE!**

- 2 free non-BB&T ATM transactions<sup>7</sup> per monthly statement cycle
- Discount on The Plus Package – premium savings, security, travel and entertainment benefit<sup>8</sup>
- Competitive quotes on auto and home insurance coverage<sup>9</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<sup>4</sup>
- \$300 discount on a new BB&T mortgage loan<sup>5</sup>
- BB&T Visa<sup>®</sup> Platinum Credit Card with optional BB&T Rewards<sup>6</sup>


**Tulu Kaiffee**  
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\*Offer good at participating BB&T Financial Centers in the following Georgia counties: Cobb, Cherokee, Forsyth, Fulton, Gwinnett, DeKalb. Offer is valid starting date of January 3, through December 31, 2011, is subject to change and may be withdrawn at any time. Offer applies to clients that open a new BB&T Personal Checking Account. Limit one \$100 coupon and deposit per BB&T Personal Checking Account. The \$100 will be deposited directly to the new BB&T Personal Checking Account within 30 days after account opening. All accounts subject to bank approval. A 1099-INT will be issued as required by law. All minimum balance requirements to open accounts apply. For illustrative purposes, a Classic Banking Account opened through BBT.com earned 0.02% Annual Percentage Yield (APY) on balances of \$0-\$2499 and .05% APY on balances \$2500 and greater. Rates are accurate as of January 5, 2011. Actual APY may vary by product and state. BB&T Member FDIC.

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 A penalty may be imposed for early withdrawal from CDs.

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

4 Loans subject to credit approval. This offer is limited to owner-occupied, single family dwellings and is not valid for second homes, rental properties, cooperatives, recreational vehicles, manufactured homes, residential lots, boats or properties held in trust. Rates may be higher to refinance existing BB&T debt. Rate discount does not apply to BB&T auto loans through vehicle dealerships. BB&T Member FDIC.  Equal Housing Lender.

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

6 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.

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

8 Plus Package fee of \$3.95 per month.

9 Insurance Products are offered through BB&T Insurance Services, Inc., a wholly owned subsidiary of Branch Banking & Trust Company and may not be available in all states. Insurance Products are: NOT A DEPOSIT, NOT FDIC INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY AND NOT GUARANTEED BY THE BANK.

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.