

BB&T Financial, FSB
ACCOUNT-OPENING DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for twelve months. After that, your APR will be 14.15% . This APR will vary with the market based on the Prime Rate*.
APR for Balance Transfers	0.00% introductory APR for twelve months. After that, your APR will be 14.15% . This APR will vary with the market based on the Prime Rate*.
APR for Cash Advances	14.15% This APR will vary with the market based on the Prime Rate*.
Penalty APR	None.
Paying Interest	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	If you are charged Interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None.
Transaction Fees	
<ul style="list-style-type: none"> • Purchases • Balance Transfer • Cash Advance • Foreign Transaction 	None. 3% of each advance (\$10 minimum; \$99 maximum) 3% of each advance (\$10 minimum; \$99 maximum) 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.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	Up to \$35** None. None.
Other Fees	
<ul style="list-style-type: none"> • Statement Copy Fee • Customer Requested Expedited Service Fee 	\$5 with a \$100 maximum per occurrence. \$25

*The rate for Purchases, Balance Transfers, and Cash Advances is determined monthly by adding 10.9% to Prime Rate.

**Your account will be charged a late fee of up to \$25.00 the first time your Total Minimum Payment is not received by the due date. After that, any late payment during the next six billing cycles will result in a late fee of up to \$35.00. No late fee will be more than your Total Minimum Payment due.

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 for more important information about your account

By providing a wireless telephone (cell phone) number to us, or by providing such a number to us or any of our affiliates or agents at any other time, you give consent to receive autodialed and/or prerecorded messages or other calls to that number. These may include collection calls and could come from us, our agents, affiliates, or a third party debt collector collecting debts on our behalf. You also give consent to receive such calls should we obtain your cell phone number from any other source.

Optional BB&T Rewards Annual Fee: \$9. Fee is waived for the first year (the first 12 billing cycles) and waived annually thereafter if you spend \$2,400 per year in net Purchases. Fees, Interest, Balance Transfers and Cash Advances are not included in net Purchases.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Cardholder Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

Variable Rate Information: The Prime Rate used to determine your APR is a variable rate and is the highest prime rate published in the "Money Rates" section of the Eastern edition of The Wall Street Journal as of the last day of the month. In the event a rate is not published on the last day of the month, the rate published most recently prior to that date will be the effective rate. Prime Rate changes will then take effect on the first day of the next billing cycle.

Right to Reject: You may reject this credit card account by calling 1-800-476-4228, provided you have not used the account or paid a fee after receiving a billing statement. If you do reject the account, you are not responsible for any fees or charges.

Guidelines for Payments: Payment is due by the date specified on your statement. Payments may be made:

- At the teller line during normal business hours
- Through BB&T Phone24 by 6 pm EST
- Through BB&T OnLine by 6 pm EST
- By mail – To ensure prompt processing of your payment, please mail to the address shown on your statement: BB&T Financial, FSB, PO Box 580435, Charlotte, NC 28258-0435. Payments must be received by the due date. Please allow at least 5 days for mail delivery. In order to receive prompt credit, please include the payment coupon with the payment. Only checks or money orders will be accepted.

The information stated above is accurate as of 12/31/11; however, this information is subject to change. To obtain information about changes in the above disclosures, contact your local BB&T branch office or write: BB&T Financial, FSB, PO Box 698, Wilson, NC 27894-0698, or call 1-800-476-4228.

Credit cards are issued by BB&T Financial, FSB, a subsidiary of BB&T Corporation. Member FDIC