

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for twelve months. After that, your APR will be 17.15% . 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 17.15% . This APR will vary with the market based on the Prime Rate*
APR for Cash Advances	22.15% This APR will vary with the market based on the Prime Rate**
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 Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
FEES	
Annual Fees	None
Transaction Fees	None
· Purchases	None
· Balance Transfers	3% of each advance (\$10 minimum)
· Cash Advances	3% of each advance (\$10 minimum)
· Foreign Transactions	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	Up to \$35***
· Late Payment	None
· Over-the-Credit Limit	None
· Returned Payment	None
Other Fees	\$5 with a \$100 maximum per occurrence
· Statement Copy Fee	\$25
· Customer Requested Expedited Service Fee	

How will we 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.

Other: *The rate for Purchases and Balance Transfers is determined monthly by adding **13.9%** to Prime Rate.

** The rate for Cash Advances is determined by adding **18.9%** 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.

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.

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.

The information stated above is accurate as of 12/16/13; 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: Branch Banking and Trust Company, PO Box 698, Wilson, NC 27894-0698, or call 1-800-476-4228.

Credit cards are issued by Branch Banking and Trust Company, a subsidiary of BB&T Corporation. Member FDIC