

## BB&T Vantage Visa Signature Credit Card Disclosure

Interest Rates and Interest Charges	
<b>Annual Percentage Rate(APR) for Purchases</b>	<b>11.15%</b> This APR will vary with the market based on the Prime Rate*
<b>APR for Balance Transfers</b>	<b>11.15%</b> This APR will vary with the market based on the Prime Rate*
<b>APR for Cash Advances</b>	<b>14.15%</b> This APR will vary with the market based on the Prime Rate**
<b>Penalty APR</b>	None.
<b>Paying Interest</b>	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
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
Fees	
<b>Annual Fee</b>	<b>\$125***</b>
<b>Transaction Fees</b>	<b>None</b>
• Purchases	<b>None</b>
• Balance Transfers	<b>None</b>
• Cash Advances	<b>None</b>
• Foreign Transactions	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	<b>None</b>
• Over-the-Credit Limit	<b>None</b>
• Returned Payment	<b>None</b>

**How will we calculate your balance:** We use a method called “average daily balance (including new purchases)” See your Account Agreement for more details.

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

**Other:** \*The rate for Purchases and Balance Transfers is determined monthly by adding **6.9%** to Prime Rate.

\*\*The rate for Cash Advances is determined by adding **9.9%** to Prime Rate.

\*\*\*Waived annually with BB&T Wealth Division advisor-assigned relationship at time of account opening. Non BB&T Wealth Division advisor-assigned relationship - the \$125 initial Annual Fee will be charged to your Account during the first billing cycle and every 12 months thereafter.

**Other Fees:** The Statement Copy Fee is **None**. The Customer Requested Expedited Service Fee is **None**.

**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.

The WSJ Prime Rate is currently 4.25% as of June 14, 2017; 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.

**Bank Secrecy Act Notice: Important Information About Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

**FCRA Risk-Based Pricing Notice:** The terms offered are set based in whole or in part on information obtained in a report from the consumer reporting agency listed below. Effective December 1, 2004, you have a right under the Fair Credit Reporting Act to obtain a free copy of the report from the consumer reporting agency: Equifax Information Services, LLC, Mail drop H-13, 1550 Peachtree Street, Atlanta, GA 30309, (800) 685-1111.

**Notice About Communications:** By providing your contact information and wireless telephone (cell phone) number to us, for which you have represented that you are the subscriber or for which you are authorized to consent on behalf of the subscriber, or by providing such information to us or any of our affiliates or agents at any other time, you give consent to receive autodialed and/or prerecorded messages, text message(s), emails or other electronic messages for the purpose of servicing your Account or for other purposes related to your Account. These communications may include collection calls and could come from us, our agents, affiliates, or a third-party debt collector collecting debts on our behalf. You agree that we will not charge you for a communication, but your service provider may. You also understand and agree that we may always communicate with you in a manner permissible by law. You agree that we may monitor and record any telephone calls to assure the quality of our service or for other business reasons. You may revoke your consent to receive calls at any time through any manner.

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