

# Exclusive Banking Opportunities.

## BB&T@Work



Open a BB&T@Work checking account with direct deposit<sup>1</sup>, and you'll receive an exclusive bundle of premium discounts and savings on BB&T products and services - offered to you through your employer.

### BB&T@WORK INCLUDES THE FOLLOWING:

- BB&T@Work checking with direct deposit<sup>1</sup>
- BB&T Check Card with Visa Extras rewards
- BB&T OnLine<sup>®</sup> Banking with Online Bill Payment and Online Statements
- Visa<sup>®</sup> Platinum Credit Card with BB&T Rewards<sup>2</sup>
- Bonus interest rates on savings accounts, select CDs and IRAs<sup>3</sup>
- No monthly maintenance fees on a Savings account with automatic transfer from checking account
- Overdraft protection options<sup>4</sup>
- Discounts on The Plus Package - a host of security, health, travel and entertainment benefits<sup>Δ</sup>

### PLUS, YOU'LL ALSO RECEIVE:

- Free first order of BB&T design checks (or a \$6 discount on custom styles)
- 2 free non-BB&T ATM transactions per statement cycle<sup>5</sup>
- 0.25% interest rate discount on home equity loans/lines, and auto loans
- \$250 discount on a new BB&T mortgage loan<sup>6</sup>
- Discounts on closing costs for BB&T home equity loans/lines of credit
- \$15 discount for a one-year safe deposit box rental (when available)
- Competitive quotes on auto and home insurance coverage

**And now through August 31, 2009, a new BB&T@Work checking account can include a complimentary gift - the Insider Values Discount Card - providing you with savings and discounts at over 400 national and local participating merchants!\* (full details on back)**

# OPEN A NEW BB&T@WORK CHECKING ACCOUNT BEFORE AUGUST 31, 2009, PLUS ANY 3 OF THE ADDITIONAL PRODUCTS OR SERVICES BELOW:

- Check Card with BB&T Rewards
- BB&T OnLine<sup>®</sup> Banking with Bill Payment
- BB&T Visa<sup>®</sup> Platinum Credit Card with BB&T Rewards<sup>2</sup>
- Regular Savings
- Overdraft Protection

## AND RECEIVE A COMPLIMENTARY GIFT - THE INSIDER VALUES DISCOUNT CARD!

### INSIDER VALUES - GET UNEXPECTED SAVINGS IN EVERYDAY PLACES.

#### DINING

- **What's for dinner?** Let someone else worry about dinner for a change, because with Insider Values, you can get 10-50% off at more than 40,000 restaurants across the country!

#### SHOPPING

- **Shop 'til you drop!** Reward yourself a little and enjoy at least a 20% discount at over 80,000 shops, service providers, and health and beauty locations nationwide!

#### CAR MAINTENANCE

- **Take great care of your wheels for less!** Save 20% or more at thousands of car care service locations throughout the U.S.

#### TRAVEL

- **Go ahead – take that vacation!** With Insider Values, you can save 50% off the rack rate at 5,000 hotels nationwide, plus enjoy a discount of \$100 or more on select cruise packages.\*\*

#### ENTERTAINMENT

- **Flicks and fun at a great price!** Take a break and head to the movies – with Insider Values, you're entitled to at least 30% off on pre-purchased movie tickets at thousands of theaters across the country.†
- **Unleash your inner kid!** Have some fun at your favorite theme parks, aquariums, museums and more, and save on admissions fees with Insider Values.

### THIS IS JUST A SAMPLE OF MORE THAN 200,000 WAYS TO SAVE.

**For more details and to open a new BB&T@Work checking account  
with your complimentary gift - the Insider Values Discount Card,  
visit your local BB&T financial center or [BBT.com/atwork](http://BBT.com/atwork).**

1 No maintenance fee when you set up and maintain a monthly direct deposit. In addition to direct deposit, other options for avoiding monthly fees are available. Visit your local BB&T financial center or speak with a BB&T representative for details. 2 Credit cards are subject to credit approval. Credit cards are issued by BB&T Financial, FSB, a subsidiary of BB&T Corporation. Member FDIC. 3 A penalty may be imposed for early withdrawal from CDs. 4 Transfer fees may apply. 5 Other financial institutions' service fee may apply. Other surcharges may apply. 6 Lender fee discount applied toward lender fees and is credited at closing. Subject to credit approval. <sup>A</sup>Plus Package fee of \$3.95 per month; \$3 in West Virginia.

\*Offer valid until 8/31/09 and is subject to change or be withdrawn at any time without notice. Insider Values Discount Card available while supplies last. Offer applies to new BB&T@Work eligible accounts. BB&T@Work eligible accounts include all personal BB&T checking accounts, excluding BB&T Free. Printed online coupons may be required at some locations. Offer is not transferable and is valid one per visit. Offer not valid with any other special or promotion. Some offers may exclude gift certificates, alcohol, tax, and gratuity. Insider Values Discount Card will be provided to client at time of account opening. Standard account opening procedures apply. All minimum balance requirements to open accounts apply. \*\*THE Hotel Card<sup>SM</sup> members save up to 50% off the regular rack rate at participating hotels. The rack rate is the hotel's standard non-discounted room rate. The discount does not apply to special rates. To receive up to 50% off the regular rack rate, call the hotel for their availability using only the phone number in the directory.

Subject to availability. Participating hotels offer up to a 50% discount subject to projected occupancy. The hotels may not allow the discount once they have reached a certain level of occupancy. For most hotels, this occurs when they are projected to be at 80% full. Restrictions: Additional restrictions may apply and vary by season and hotel location. Please see individual listing for details. For more details, call the hotel directly. Minimum charge: There is a \$25 minimum room charge per night. For example, if the rack rate were \$40, the member would pay \$25 rather than \$20. †Members receive preferred rates by purchasing their tickets in advance. Save 10% to 35% at participating properties such as AMC, Cinemark, and Regal. Order online and tickets will be received within 10 days. Shipping: 5-49 tickets \$.50 per item; 50 or more \$.30 per item. Log on to the website to access movie ticket discounts. Simply choose the quantity you would like to add to your credit card information. There is a minimum purchase of 5 tickets.

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