

831-06-01-00 41206 0 C 001 08 50 002  
BRANDON TANKERSLEY  
318 FARMWAY DR SE  
CLEVELAND TN 37323-9420

# Your account statement

For 05/14/2014

## Contact us



BBT.com



(800) BANK-BBT or  
(800) 226-5228

### Less paper. More benefits

#### More Accessible

Access your statements for up to 24 months online, and save them directly to your computer. Now they'll always be right where you need them, when you need them.

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Feel better knowing trees are not used to create online statements. It's better for you -- and for the planet.

It's easy to enroll. Log on to BB&T OnLine at BBT.com, access the "Statements" tab, click "Statement Delivery and Alerts", select "Online Only" for all accounts and agree to the terms and conditions.

BB&T, Member FDIC

### ■ BB&T FUNDAMENTALS 0000117711447

#### Account summary

Your previous balance as of 04/15/2014	\$6.69
Checks	- 0.00
Other withdrawals, debits and service charges	- 562.12
Deposits, credits and interest	+ 560.00
Your new balance as of 05/14/2014	= \$4.57

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
04/30	BB&T CHECK CARD PURCHASE JAPANESE HIBACHI E 04-28 CLEVELAND TN 5036	9.05
05/07	BB&T CHECK CARD PURCHASE-PIN 05-06-14 CLEVELAND TN 5036 LOWE'S #649	8.74
05/07	BB&T CHECK CARD PURCHASE-PIN 05-06-14 CLEVELAND TN 5036 THE HOME DEPOT #0743	39.74
05/07	BB&T CHECK CARD PURCHASE-PIN 05-06-14 KANGAROO EXP #35 5036 2502 BLUE SPR CLEVELAND TN	14.78
05/08	BB&T CHECK CARD PURCHASE CHICK-FIL-A #01157 05-06 CLEVELAND TN 5036	21.55
05/08	BB&T CHECK CARD PURCHASE TACO BELL #029044 05-06 CLEVELAND TN 5036	14.74
05/09	BB&T CHECK CARD PURCHASE BRADLEY RENTALS 05-08 CLEVELAND TN 5036	71.00
05/09	BB&T CHECK CARD PURCHASE-PIN 05-08-14 CLEVELAND TN 5036 800-683-8655 BU 185 STU	69.93
05/09	BB&T CHECK CARD PURCHASE-PIN 05-08-14 PUBLIX 5036 635 PAUL HUFF CLEVELAND TN	24.91

continued

■ **BB&T FUNDAMENTALS 0000117711447 (continued)**

DATE	DESCRIPTION	AMOUNT(\$)
05/09	BB&T CHECK CARD PURCHASE-PIN 05-09-14 DOLLAR TREE #023 5036 9328 APISON P OOLTEWAH TN	29.50
05/09	BB&T CHECK CARD PURCHASE-PIN 05-09-14 WAL-MART SUPER C 5036 3835 WAL-SAMS COLLEGEDALE TN	39.99
05/09	BB&T CHECK CARD PURCHASE-PIN 05-09-14 KANGAROO EXP #35 5036 2502 BLUE SPR CLEVELAND TN	9.25
05/12	BB&T CHECK CARD PURCHASE-PIN 05-09-14 OOLTEWAH TN 5036 OOLTEWAH DISCOUNT LIQUO	29.48
05/12	BB&T CHECK CARD PURCHASE-PIN 05-10-14 WAL-MART SUPER C 5036 5263 WAL-SAMS CLEVELAND (S) TN	120.66
05/12	BB&T CHECK CARD PURCHASE-PIN 05-10-14 SAMSCLUB #8112 5036 6101 LEE HWY CHATTANOOGA TN	2.86
05/12	BB&T CHECK CARD PURCHASE-PIN 05-10-14 SAMSCLUB #8112 5036 6101 LEE HWY CHATTANOOGA TN	42.45
05/14	BB&T CHECK CARD PURCHASE-PIN 05-13-14 CLEVELAND TN 5036 MR ZIP #549	8.49
05/14	MAINTENANCE FEE	5.00

**Total other withdrawals, debits and service charges** = \$562.12

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
04/28	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 04-28-14	10.00
05/06	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 05-06-14	100.00
05/08	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 05-08-14	100.00
05/08	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 05-08-14	150.00
05/09	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 05-09-14	100.00
05/12	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 05-10-14	100.00

**Total deposits, credits and interest** = \$560.00

**BB&T Cash Rewards**

ACCOUNT NUMBER ENDING	STATUS	AS OF	EARNED BALANCE(\$)
*****1447	Active	00/00	

Logon to BB&T OnLine to find the latest cash back offers from participating retailers.

Effective August 1, 2014, the BB&T Levy/Garnishment fee will be \$125.

BB&T Member FDIC

Effective August 1, 2014, the BB&T Early Account Closing fee will be charged if you close your account within 180 days of opening. The fee is \$25.

BB&T Member FDIC

Effective August 1, 2014, the BB&T Domestic Collections fee will be \$25.

BB&T Member FDIC

831-06-01-00 41206 0 C 001 08 50 002  
BRANDON TANKERSLEY  
318 FARMWAY DR SE  
CLEVELAND TN 37323-9420

# Your account statement

For 06/13/2014

## Contact us



BBT.com



(800) BANK-BBT or  
(800) 226-5228

### BB&T Online Banking and Small Business Online have a new look!

Online Banking and Small Business Online has been redesigned to make online banking at BB&T even easier.

- Mobile-friendly design improves your experience on tablets and smartphones.
- The security and functionality you enjoy are still there.
- Functions are easier to use, like transferring money between accounts, paying bills, and setting alerts.

Log on at [BBT.com](http://BBT.com) and see the new look today.

Member FDIC.

### ■ BB&T FUNDAMENTALS 0000117711447

#### Account summary

Your previous balance as of 05/14/2014	\$4.57
Checks	- 0.00
Other withdrawals, debits and service charges	- 220.61
Deposits, credits and interest	+ 250.00
Your new balance as of 06/13/2014	= \$33.96

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
05/16	BB&T CHECK CARD PURCHASE-PIN 05-16-14 CLEVELAND TN 5036 WALGREENS 2399 MCGRADY	7.64
05/16	BB&T CHECK CARD PURCHASE-PIN 05-16-14 CLEVELAND TN 5036 WALGREENS 2399 MCGRADY	1.09
05/16	BB&T CHECK CARD PURCHASE-PIN 05-16-14 CLEVELAND TN 5036 DOLLAR GENERAL MICHIGAN	9.88
05/16	BB&T CHECK CARD PURCHASE-PIN 05-16-14 PUBLIX 5036 635 PAUL HUFF CLEVELAND TN	8.78
05/19	BB&T CHECK CARD PURCHASE HOBBY LOBBY #239 05-16 CLEVELAND TN 5036	17.09
05/21	BB&T CHECK CARD PURCHASE TACO BELL #029009 05-19 CLEVELAND TN 5036	9.75
05/22	BB&T CHECK CARD PURCHASE WENDY'S 05-20 CLEVELAND TN 5036	18.83
05/27	BB&T CHECK CARD PURCHASE TACO BELL #029044 05-23 CLEVELAND TN 5036	17.24
05/27	BB&T CHECK CARD PURCHASE-PIN 05-25-14 CALHOUN PREMIUM 5036 455 BELWOOD R CALHOUN GA	6.00
05/27	BB&T CHECK CARD PURCHASE KITCHEN COLLECTION 05-25 CALHOUN GA 5036	2.12
05/27	BB&T CHECK CARD PURCHASE PAPA JOHN'S #00223 05-26 423-476-5040 TN 5036	25.77
05/27	BB&T CHECK CARD PURCHASE-PIN 05-25-14 KANGAROO EXP #35 5036 2502 BLUE SPR CLEVELAND TN	15.00
05/28	BB&T CHECK CARD PURCHASE-PIN 05-28-14 ISLAND OASIS EXP 5036 2760 DALTON P CLEVELAND TN	13.01
06/09	BB&T CHECK CARD PURCHASE-PIN 06-06-14 CLEVELAND TN 5036 BELK #692 CLEVE 200 PAU	17.55
06/09	BB&T CHECK CARD PURCHASE-PIN 06-06-14 CLEVELAND TN 5036 TJ TJ MAXX	40.59

continued

■ **BB&T FUNDAMENTALS 0000117711447 (continued)**

DATE	DESCRIPTION	AMOUNT(\$)
06/13	BB&T CHECK CARD PURCHASE REDBOX *DVD RENTAL 06-12 866-733-2693 IL 5036	5.27
06/13	MAINTENANCE FEE	5.00
<b>Total other withdrawals, debits and service charges</b>		<b>= \$220.61</b>

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
05/16	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 05-16-14	100.00
05/27	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 05-25-14	50.00
06/02	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 06-01-14	100.00
<b>Total deposits, credits and interest</b>		<b>= \$250.00</b>

**BB&T Cash Rewards**

ACCOUNT NUMBER ENDING	STATUS	AS OF	EARNED BALANCE(\$)
*****1447	Active	00/00	
Logon to BB&T OnLine to find the latest cash back offers from participating retailers.			

## Questions, comments or errors?

Member FDIC

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

### Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

BB&T Liability Risk Management  
 P.O. Box 996  
 Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

### Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE**

will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing rights summary

#### In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division  
 P.O. Box 200  
 Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

### Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:	_____				
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:	_____				
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:	_____				
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:	_____				
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.	_____	Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					

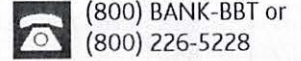


831-06-01-00 41206 0 C 001 08 50 002  
BRANDON TANKERSLEY  
318 FARMWAY DR SE  
CLEVELAND TN 37323-9420

# Your account statement

For 07/16/2014

## Contact us



Pay your bills online. It's fast, easy and secure.

Are you uncomfortable sharing your bank information with multiple billers? Peace of mind is just a few clicks away. With BB&T Online<sup>®</sup> Bill Payment, you can efficiently pay all your bills from one secure site, and you'll enjoy these other benefits too:

- You're protected from unauthorized transactions
- Your payments will arrive on time
- You can receive email or text alerts on account activity

Go to [BBT.com/billpayment](http://BBT.com/billpayment) to get started.

BB&T, Member FDIC.

### ■ BB&T FUNDAMENTALS 0000117711447

#### Account summary

Your previous balance as of 06/13/2014	\$33.96
Checks	- 0.00
Other withdrawals, debits and service charges	- 1,721.12
Deposits, credits and interest	+ 1,716.00
Your new balance as of 07/16/2014	= \$28.84

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
06/16	BB&T CHECK CARD PURCHASE GROOPDEALZ 06-14 801-4411617 UT 5036	10.98
06/20	BB&T CHECK CARD PURCHASE-PIN 06-19-14 CLEVELAND TN 5036 LOWE'S #649	31.78
06/23	BB&T CHECK CARD PURCHASE MAIN STREET PIT ST 06-20 MARION VA 5036	73.42
06/23	BB&T CHECK CARD PURCHASE-PIN 06-20-14 WINCHESTER VA 5036 SHELL SERVICE STATION	2.82
06/23	BB&T CHECK CARD PURCHASE-PIN 06-20-14 WINCHESTER VA 5036 SHELL SERVICE STATION	70.23
06/23	BB&T CHECK CARD PURCHASE MCDONALD'S F31410 06-20 HAMBURG PA 5036	11.30
06/24	BB&T CHECK CARD PURCHASE MCDONALD'S F1816 06-23 CARLISLE PA 5036	13.01
06/25	BB&T CHECK CARD PURCHASE COURTYARD BY MARRI 06-23 JERSEY CITY NJ 5036	839.44
06/25	BB&T CHECK CARD PURCHASE TACO BELL #18658 06-23 TROUTVILLE VA 5036	19.81
06/26	BB&T CHECK CARD PURCHASE ISLAND OASIS EXPRE 06-25 CLEVELAND TN 5036	6.03
06/30	BB&T CHECK CARD PURCHASE ISLAND OASIS EXPRE 06-27 CLEVELAND TN 5036	10.49
06/30	BB&T CHECK CARD PURCHASE OCOEE UTILITY DIST 06-27 423-5598505 TN 5036	89.23
06/30	BB&T CHECK CARD PURCHASE PAYPAL *TRENDY MOMC 06-27 402-935-7733 CA 5036	23.00
06/30	BB&T M-APP TRANSFER TRANSFER TO CHECKING 0000116615002 06-29-14	17.00

continued

■ BB&T FUNDAMENTALS 0000117711447 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
07/07	BB&T CHECK CARD PURCHASE-PIN 07-05-14 KANGAROO EXP #35 5036 2502 BLUE SPR CLEVELAND TN	68.09
07/07	BB&T CHECK CARD PURCHASE-PIN 07-06-14 CLEVELAND TN 5036 ROSS STORES #1249	46.04
07/10	BB&T CHECK CARD PURCHASE WENDY'S 07-08 CLEVELAND TN 5036	3.94
07/10	BB&T CHECK CARD PURCHASE TACO BELL #029044 07-08 CLEVELAND TN 5036	11.62
07/11	BB&T CHECK CARD PURCHASE WALMART.COM 800966 07-10 800-966-6546 AR 5036	30.99
07/11	BB&T CHECK CARD PURCHASE MCDONALD'S F6843 07-10 CLEVELAND TN 5036	14.53
07/14	BB&T CHECK CARD PURCHASE-PIN 07-11-14 MORRIS VINEYARD 5036 MORRIS VINEYA CHARLESTON TN	35.09
07/14	BB&T CHECK CARD PURCHASE-PIN 07-12-14 MANCHESTER TN 5036 SHELL SERVICE STATION	2.35
07/14	BB&T CHECK CARD PURCHASE TACO BELL 24610 07-12 LEXINGTON TN 5036	7.87
07/14	BB&T CHECK CARD PURCHASE-PIN 07-12-14 GOODY'S #5188 5036 BEECH LAKE PL LEXINGTON TN	9.33
07/14	BB&T CHECK CARD PURCHASE THE HOMEPLACE 07-12 LEXINGTON TN 5036	28.26
07/14	BB&T CHECK CARD PURCHASE LIKE MOTHER LIKE D 07-12 LEXINGTON TN 5036	15.26
07/14	BB&T CHECK CARD PURCHASE THE GIFT GARDEN 07-12 LEXINGTON TN 5036	14.27
07/14	BB&T CHECK CARD PURCHASE G E WILLIAMS FURNI 07-12 LEXINGTON TN 5036	107.01
07/14	BB&T CHECK CARD PURCHASE-PIN 07-13-14 LEXINGTON TN 5036 DODGES STORE #6609	6.00
07/14	BB&T CHECK CARD PURCHASE-PIN 07-13-14 FAST FOOD & FUEL 5036 140 ROWLAND D JASPER TN	4.81
07/15	BB&T CHECK CARD PURCHASE ZAXBY'S #41201 07-13 CLEVELAND TN 5036	12.88
07/15	BB&T CHECK CARD PURCHASE TACO BELL #029044 07-13 CLEVELAND TN 5036	19.24
07/16	BB&T 24 CASH WITHDRAWAL 07-15-14 5036 STERLING POINTE CLEVELAND TN	60.00
07/16	MAINTENANCE FEE	5.00
<b>Total other withdrawals, debits and service charges</b>		<b>= \$1,721.12</b>

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
06/16	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 06-14-14	100.00
06/19	COUNTER DEPOSIT	625.00
06/23	BB&T M-WEB TRANSFER TRANSFER FROM CHECKING 0000116615002 06-20-14	40.00
06/23	BB&T M-WEB TRANSFER TRANSFER FROM CHECKING 0000116615002 06-20-14	150.00
06/23	BB&T M-WEB TRANSFER TRANSFER FROM CHECKING 0000116615002 06-21-14	150.00
06/27	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 06-27-14	120.00
07/03	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 07-03-14	100.00
07/07	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 07-06-14	100.00
07/11	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 07-11-14	100.00
07/14	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 07-12-14	100.00
07/14	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 07-12-14	100.00
07/15	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 07-15-14	21.00
07/16	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 07-15-14	10.00
<b>Total deposits, credits and interest</b>		<b>= \$1,716.00</b>

**BB&T Cash Rewards**

ACCOUNT NUMBER ENDING	STATUS	AS OF	EARNED BALANCE(\$)
*****1447	Active	00/00	

Logon to BB&T OnLine to find the latest cash back offers from participating retailers.

BB&T will discontinue the BB&T Cash Rewards program for BB&T Debit Cards effective August 31, 2014. You may redeem earned cash back balances of \$5.00 or greater by accessing the BB&T Cash Reward Web site through BB&T OnLine until September 30, 2014. Look for an announcement in the coming months about an exciting new merchant offer program with targeted offers for you at popular retailers.



## Questions, comments or errors?

Member FDIC

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

### Electronic fund transfers

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BB&T Liability Risk Management  
P.O. Box 996  
Wilson, NC 27894-0996

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- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

### Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an INTEREST CHARGE

will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing rights summary

#### In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division  
P.O. Box 200  
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

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### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

### Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:	_____				
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:	_____				
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:	_____				
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:	_____				
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.	_____	Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					



## Suppress your paper statements today!

Now is the time to sign up for online banking and experience our new enhanced features and easy to navigate layout.

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Access your statements for up to 24 months online, and save them directly to your computer. Now they'll always be right where you need them, when you need them.
- **More Convenient.**  
Receive alerts by email or text when your statement is ready to view.
- **More Secure.**  
Online statements help protect your confidential data and make it harder for identity thieves to get their hands on your account information. (Plus, it's better for the planet!)

It's easy to enroll.

Log on to BB&T Online at [BBT.com](http://BBT.com)

Access the "Statements" tab

Click "Statement Delivery and Alerts"

Select "Online Only" for all accounts and agree to the terms and conditions

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831-06-01-00 41206 0 C 001 08 50 002  
 BRANDON TANKERSLEY  
 318 FARMWAY DR SE  
 CLEVELAND TN 37323-9420

## Your account statement

For 09/15/2014

## Contact us



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### Now It's Personal. Your Card, Your Style!

A BB&T Debit Card is the best way to pay with a little more personality. We are excited to announce that you can now personalize your debit card! Upload an image from your personal photo album, choose from more than 140 images in our online gallery or add a personal photo ID image for an extra layer of security. You can also select a horizontal or vertical card layout for any design.

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### ■ BB&T FUNDAMENTALS 0000117711447

#### Account summary

Your previous balance as of 08/14/2014	\$13.52
Checks	- 0.00
Other withdrawals, debits and service charges	- 244.88
Deposits, credits and interest	+ 250.00
Your new balance as of 09/15/2014	= \$18.64

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
08/20	BB&T CHECK CARD PURCHASE OCOEE UTILITY DIST 08-19 423-5598505 TN 5036	54.44
08/21	BB&T CHECK CARD PURCHASE-PIN 08-20-14 CLEVELAND TN 5036 WALGREENS 2399 MCGRADY	14.26
08/25	BB&T CHECK CARD PURCHASE-PIN 08-23-14 PUBLIX 5036 5958 SNOW HIL OOLTEWAH TN	14.18
09/02	BB&T CHECK CARD PURCHASE ETSY.COM 08-30 888-961-4798 NY 5036	30.00
09/02	BB&T M-WEB TRANSFER TRANSFER TO CHECKING 0000116615002 08-30-14	50.00
09/08	BB&T 24 CASH WITHDRAWAL 09-06-14 5036 STUART ROAD CLEVELAND TN	60.00
09/12	BB&T CHECK CARD PURCHASE BALD HEADED BISTRO 09-10 CLEVELAND TN 5036	17.00
09/15	MAINTENANCE FEE	5.00
<b>Total other withdrawals, debits and service charges</b>		<b>= \$244.88</b>

■ BB&T FUNDAMENTALS 0000117711447 (continued)

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
08/19	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 08-19-14	150.00
09/08	BB&T M-APP TRANSFER TRANSFER FROM CHECKING 0000116615002 09-06-14	100.00
<b>Total deposits, credits and interest</b>		<b>= \$250.00</b>

**BB&T Cash Rewards**

ACCOUNT NUMBER ENDING	STATUS	AS OF	EARNED BALANCE(\$)
*****1447	Active	00/00	

Logon to BB&T OnLine to find the latest cash back offers from participating retailers.

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Member FDIC

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 P.O. Box 996  
 Wilson, NC 27894-0996

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How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:	_____				
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:	_____				
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:	_____				
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:	_____				
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.	_____	Outstanding Deposits and Other Credits (Section B)			
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# Your account statement

For 10/16/2014

## Contact us



BBT.com



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### Now It's Personal. Your Card, Your Style!

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## ■ BB&T FUNDAMENTALS 0000117711447

### Account summary

Your previous balance as of 09/15/2014	\$18.64
Checks	- 0.00
Other withdrawals, debits and service charges	- 18.77
Deposits, credits and interest	+ 0.00
Your new balance as of 10/16/2014	= \$-0.13

### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
09/16	BB&T CHECK CARD PURCHASE STARBUCKS #10211 C 09-15 Cleveland TN 5036	13.77
10/16	MAINTENANCE FEE	5.00
<b>Total other withdrawals, debits and service charges</b>		<b>= \$18.77</b>

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3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
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# Your account statement

For 11/13/2014

## Contact us



BBT.com



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### It's never too early to start saving for college!

BB&T's FDIC-insured CollegeWealth 529 Online Savings Account offers a tax-advantaged\* way to save for qualified higher education expenses and the following benefits:

- Earnings grow free from federal and Virginia income tax\* in a savings account
- Balances are FDIC-insured to the maximum amount permitted by law\*\*
- Available for full- and part-time students
- Funds can be used for qualified higher education expenses at eligible educational institutions nationwide

To apply, visit [BBT.com/collegewealth](http://BBT.com/collegewealth).

BB&T CollegeWealth® 529 Savings accounts offered by Branch Banking and Trust Company; Member FDIC.

CollegeWealth program is administered by Virginia529 College Savings Plan(SM).

This message contains general information about CollegeWealth. Prospective participants are urged to obtain and read the enrollment materials carefully before investing, including the information concerning applicable fees and expenses.

\*Neither BB&T nor Virginia College Savings Plan employees give tax advice. Please seek the advice of a professional concerning any tax, financial, or legal implications related to opening an account. For residents of states other than Virginia: your state or the beneficiary's state of residence (if different) may sponsor a 529 plan that offers state income tax and other benefits not available to you through CollegeWealth.

\*\*FDIC deposit insurance coverage is currently at \$250,000 per depositor. All Virginia College Savings Plan 529 accounts have a maximum aggregate contribution limit per beneficiary of \$350,000.

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## ■ BB&T FUNDAMENTALS 0000117711447

### Account summary

Your previous balance as of 10/16/2014	\$-0.13
Checks	- 0.00
Other withdrawals, debits and service charges	- 5.00
Deposits, credits and interest	+ 10.00
Your new balance as of 11/13/2014	= \$4.87

### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
11/13	MAINTENANCE FEE	5.00
<b>Total other withdrawals, debits and service charges</b>		<b>= \$5.00</b>

### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
10/20	BB&T M-WEB TRANSFER TRANSFER FROM CHECKING 0000116615002 10-20-14	10.00
<b>Total deposits, credits and interest</b>		<b>= \$10.00</b>

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