



831-04-01-00 41204 0 C 001 26 50 002
 BRANDON TANKERSLEY
 DBA CLEVELAND MOVING
 318 FARMWAY DR SE
 CLEVELAND TN 37323 - 9420

Your account statement

For 01/30/2015

Contact us



BBT.com



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

BB&T Merchant Services is committed to bringing you the latest technology as well as helping to protect you from potential risk and loss to your business. This is why we offer countertop, Bluetooth, and wireless terminals right now that allow you to accept chip card and contactless payments such as Apple Pay and Google Wallet.

Contactless technology will speed up your transaction process and allow customers multiple options to pay. These transactions are actually more secure since the card number is never stored.

Enabling your equipment to accept chip cards will again allow you to support how your customers want to pay and also help protect your losses. Today, if there is card-present counterfeit or duplicate card fraud the card issuer always takes on that liability and chargeback. On October 1, 2015, if you accept payments in a card-present environment and do not have a terminal, virtual terminal, mobile device or point-of-sale system that is enabled to process chip cards; you may see an increase in fraud, liability, and chargebacks.

Please know that protecting your customers and your business has never been more important to us. We recognize that you have many options and are constantly solicited by other providers. With this in mind, please know that if you are a BB&T Merchant Services client you can contact us if you receive a written competitive offer for a new credit card terminal, mobile processing solution, tablet solution, point-of-sale software, revised pricing or any other new account feature so that we can review it with you. Our BB&T Merchant Assurance Program assures you that BB&T will provide a comparable product or pricing solution (one per year) or we will waive your early termination penalty should you choose to close.

We welcome the opportunity to answer questions you may have especially regarding new technology, upgrades, and the chip card liability shift. You may contact us at 877-672-4228 from 8:30am-9:00pm ET, Monday through Friday.

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■ BUSINESS VALUE 200 0000116615002

Account summary

Your previous balance as of 12/31/2014	\$1,752.94
Checks	- 0.00
Other withdrawals, debits and service charges	- 1,794.52
Deposits, credits and interest	+ 192.85
Your new balance as of 01/30/2015	= \$151.27

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
01/02	BB&T CHECK CARD PURCHASE-PIN 01-02-15 CLEVELAND TN 4955 AUTOZONE 0107 895 KEITH	54.86
01/02	BB&T CHECK CARD PURCHASE-PIN 01-02-15 WILL HARRIS 4955 WILL HARRIS14 CLEVELAND TN	150.00

continued

■ BUSINESS VALUE 200 0000116615002 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
01/05	BB&T CHECK CARD PURCHASE-PIN 01-03-15 DALTON GA 4955 PILOT #0319	5.95
01/05	BB&T CHECK CARD PURCHASE PILOT 0000 01-03 DALTON GA 4955	150.00
01/05	BB&T CHECK CARD PURCHASE PILOT 0000 01-03 CORDELE GA 4955	100.00
01/05	BB&T CHECK CARD PURCHASE-PIN 01-04-15 HAHIRA GA 4955 BIGFOOT #1	167.61
01/05	BB&T CHECK CARD PURCHASE MCDONALD'S F4227 01-04 FORSYTH GA 4955	12.41
01/06	BB&T CHECK CARD PURCHASE QUALITY INN 01-05 LAKE PARK GA 4955	61.59
01/06	INSURANCE GRANGE LIFE INS. 5153 BRANDON C TANKERSLEY	132.33
01/09	BB&T CHECK CARD PURCHASE UHI*YOUNGS B P 01-07 DALTON GA 4955	40.23
01/13	INSURANCE GRANGE LIFE INS. 4861 BRANDON TANKERSLEY	51.17
01/13	CLUB FEES GGI - TN CLEVELA 6917 BRANDON TANKERSLEY	70.00
01/15	CHECK CARD NON-BB&T ATM FEE 01-14-15 EAGLE EXPRESS 4955 2902 OCOCE ST CLEVELAND TN	2.50
01/15	ATM NETWORK CASH WITHDRAWAL 01-14-15 EAGLE EXPRESS 4955 2902 OCOCE ST CLEVELAND TN	42.50
01/16	BB&T CHECK CARD PURCHASE-PIN 01-16-15 WILL HARRIS 4955 WILL HARRIS14 CLEVELAND TN	144.33
01/20	BB&T CHECK CARD PURCHASE-PIN 01-16-15 RISING FAWN GA 4955 PILOT #0415	10.90
01/20	BB&T CHECK CARD PURCHASE-PIN 01-16-15 RISING FAWN GA 4955 PILOT #0415	9.55
01/20	BB&T CHECK CARD PURCHASE SHELL OIL 57546171 01-16 CLEVELAND TN 4955	20.02
01/20	CHECK CARD NON-BB&T ATM FEE 01-20-15 CHATSWORTH FOOD 4955 318 S. 3RD AV CHATSWORTH GA	2.50
01/20	ATM NETWORK CASH WITHDRAWAL 01-20-15 CHATSWORTH FOOD 4955 318 S. 3RD AV CHATSWORTH GA	22.00
01/21	PREM PMT GRANGE INSURANCE 1116 CRYSTAL NAUMAN	213.67
01/22	DISH NTRK DISH NETWORK 5SPA TANKERSLEY,BRENDON	178.54
01/23	BB&T CHECK CARD PURCHASE-PIN 01-23-15 ABC C-STORE 4955 2425 S LEE HW CLEVELAND TN	95.35
01/23	BB&T CHECK CARD PURCHASE-PIN 01-23-15 JASPER TN 4955 LOVES TRAVEL STOPS 490	7.67
01/26	ACH CORP DEBIT LEASE PYMT LEASE FINANCE GR CLEVELAND MOVING	48.84
Total other withdrawals, debits and service charges		= \$1,794.52

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
01/26	150126N2 Square Inc 2910 Brandon Tankersley	192.85
Total deposits, credits and interest		= \$192.85



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For 02/27/2015

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BB&T wants to help your business grow! We are currently offering installment loan specials on owner occupied commercial property. Take advantage of great rates and terms, no fees, and depending on loan size, we'll cover up to \$3,500 of closing costs. We can help you purchase a new facility, or save you money by refinancing - at no cost to you - a current loan with another institution secured by your owner occupied real estate.

Speak with a representative at your local BB&T financial center to learn more.

Loans and lines of credit are subject to credit approval. Rates are not available for refinancing of existing BB&T loans. Other rates available. Loans offered through Branch Banking and Trust Company, Member FDIC and Equal Housing Lender

■ BUSINESS VALUE 200 0000116615002

Account summary

Your previous balance as of 01/30/2015	\$151.27
Checks	- 0.00
Other withdrawals, debits and service charges	- 2,430.33
Deposits, credits and interest	+ 2,188.03
Your new balance as of 02/27/2015	= \$-91.03

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
02/04	INSURANCE GRANGE LIFE INS. 5153 BRANDON C TANKERSLEY	132.33
02/09	BB&T CHECK CARD PURCHASE PILOT 0000 02-07 DALTON GA 4955	200.00
02/09	BB&T CHECK CARD PURCHASE-PIN 02-07-15 TAMPA FL 4955 RIVERHILLS FOOD & GAS	50.00
02/09	BB&T CHECK CARD PURCHASE-PIN 02-08-15 CIRCLE M #60 4955 1265 HWY 92 ACWORTH GA	95.05
02/09	NOTICE-BOX RENT TO DRAFT 03/15 \$35.00	0.00
02/09	BB&T CHECK CARD PURCHASE SHELL OIL 57545874 02-05 CLEVELAND TN 4955	60.00
02/10	BB&T CHECK CARD PURCHASE SLEEP INN 02-08 WESLEY CHAPEL FL 4955	110.60
02/10	BB&T CHECK CARD PURCHASE WILCO 4510 0004 02-08 WILDWOOD FL 4955	200.00
02/11	BB&T CHECK CARD PURCHASE-PIN 02-11-15 E-Z STOP FOOD MA 4955 178 US HWY 64 OCOEE TN	83.00
02/11	BB&T CHECK CARD PURCHASE-PIN 02-11-15 E-Z STOP FOOD MA 4955 178 US HWY 64 OCOEE TN	36.59
02/11	BB&T CHECK CARD PURCHASE-PIN 02-11-15 E-Z STOP FOOD MA 4955 178 US HWY 64 OCOEE TN	29.34
02/11	CLUB FEES GGI - TN CLEVELA 6917 BRANDON TANKERSLEY	70.00
02/12	BB&T CHECK CARD PURCHASE-PIN 02-11-15 COOKEVILLE TN 4955 SHELL SERVICE STATION	90.00
02/12	BB&T CHECK CARD PURCHASE-PIN 02-11-15 COOKEVILLE TN 4955 SHELL SERVICE STATION	47.18
02/12	BB&T CHECK CARD PURCHASE-PIN 02-12-15 BRINKLEY FUEL CE 4955 2102 N. HWY 4 BRINKLEY AR	130.00
02/13	BB&T CHECK CARD PURCHASE MARATHON PETRO1237 02-11 CANTON NC 4955	99.44

continued

■ BUSINESS VALUE 200 0000116615002 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
02/13	BB&T CHECK CARD PURCHASE MARATHON PETRO1237 02-11 CANTON NC 4955	46.00
02/13	BB&T CHECK CARD PURCHASE-PIN 02-12-15 JACKSON TN 4955 LOVES CNTRY ST	107.10
02/13	BB&T CHECK CARD PURCHASE-PIN 02-12-15 MULBERRY AR 4955 KOUNTRY XPRESS	54.17
02/13	BB&T CHECK CARD PURCHASE-PIN 02-12-15 OKEMAH OK 4955 FIESTA MART 36	129.66
02/13	INSURANCE GRANGE LIFE INS. 4861 BRANDON TANKERSLEY	51.17
02/17	BB&T CHECK CARD PURCHASE CLARION INN 02-12 COOKEVILLE TN 4955	76.38
02/17	BB&T CHECK CARD PURCHASE EXXONMOBIL 9763 02-12 BRINKLEY AR 4955	52.85
02/20	PREM PMT GRANGE INSURANCE 1116 CRYSTAL NAUMAN	193.67
02/24	OVERDRAFT FEE (\$36/ITEM)	36.00
02/24	DISH NTRK DISH NETWORK 5SPA TANKERSLEY,BRENDON	213.80
02/26	RETURNED ITEM FEE (\$36/ITEM)	36.00
Total other withdrawals, debits and service charges		= \$2,430.33

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
02/02	150131M2 Square Inc 1831 Brandon Tankersley	274.87
02/06	COUNTER DEPOSIT	1,406.25
02/09	150209N2 Square Inc 5503 Brandon Tankersley	192.85
02/17	BB&T M-WEB TRANSFER TRANSFER FROM CHECKING 1430000144191 02-14-15	4.20
02/17	BB&T M-WEB TRANSFER TRANSFER FROM CHECKING 0000117711447 02-14-15	9.86
02/17	COUNTER DEPOSIT	300.00
Total deposits, credits and interest		= \$2,188.03

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:	_____				
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount
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.	_____				
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).					



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For 03/31/2015

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Optimize Your Cash Flow with BB&T

With a legacy dating back to 1872, BB&T has become one of the nation's largest and soundest financial institutions, primarily by investing in the strength of our relationships. We recognize you have goals that are unique to your business, and we take the time to learn about your organization so we can provide solutions that best meet your needs - while helping you improve efficiency and better manage your operations. We help business owners like you face cash flow challenges from every direction:

- Accelerate Receivables - Manage Incoming Cash
- Control & Extend Payables - Manage Outgoing Cash
- Leverage Credit & Optimize Cash - Manage Cash Needs & Excess

To find out more, contact your local Relationship Manager for details.

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 Branch Banking and Trust Company, Member FDIC.

■ BUSINESS VALUE 200 0000116615002

Account summary

Your previous balance as of 02/27/2015	\$-91.03
Checks	- 0.00
Other withdrawals, debits and service charges	- 901.01
Deposits, credits and interest	+ 817.50
Your new balance as of 03/31/2015	= \$-174.54

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
03/04	RETURNED ITEM FEE (\$36/ITEM)	36.00
03/05	RETURNED ITEM FEE (\$36/ITEM)	36.00
03/09	INSURANCE GRANGE LIFE INS. 5153 BRANDON C TANKERSLEY	132.33
03/11	ACH CORP DEBIT LEASE PYMT LEASE FINANCE GR CLEVELAND MOVING	48.84
03/12	BB&T CHECK CARD PURCHASE-PIN 03-11-15 HIXSON TN 4955 MAPCO EXP#3662 5500 HIG	80.00
03/12	RETURNED ITEM FEE (\$36/ITEM)	36.00
03/16	RETURNED ITEM FEE (\$36/ITEM)	36.00
03/19	OVERDRAFT FEE (\$36/ITEM)	36.00
03/19	INSURANCE GRANGE LIFE INS. 4861 BRANDON TANKERSLEY	51.17
03/20	PREM PMT GRANGE INSURANCE 1116 CRYSTAL NAUMAN	193.67
03/24	RETURNED ITEM FEE (\$36/ITEM)	72.00
03/24	SAFE BOX - BB&T 05034120600646	35.00
03/26	RETURNED ITEM FEE (\$36/ITEM)	36.00

continued

■ BUSINESS VALUE 200 0000116615002 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
03/27	RETURNED ITEM FEE (\$36/ITEM)	36.00
03/31	RETURNED ITEM FEE (\$36/ITEM)	36.00
Total other withdrawals, debits and service charges		= \$901.01

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
03/06	COUNTER DEPOSIT	437.50
03/19	COUNTER DEPOSIT	380.00
Total deposits, credits and interest		= \$817.50

AMENDMENT TO THE COMMERCIAL BANK SERVICES AGREEMENT

The following change had been made to the Commercial Bank Services Agreement. Except as expressly revised by this Amendment, the terms and conditions of your Agreement with BB&T remain unchanged. If you have any questions about this change, contact your local BB&T financial center, your relationship manager, or call 1-800-BANK BBT (1-800-226-5228).

EFFECTIVE FEBRUARY 16, 2015

C. RULES APPLICABLE TO ALL ACCOUNTS

19. OVERDRAFTS

The following sentence is added to the second paragraph of this section:

Your account is automatically opted-in to Overdraft Review at account opening. You may opt-out of Overdraft Review by notifying the Bank.

Questions, comments or errors?

Member FDIC

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

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Billing rights summary

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		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.					
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).		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount




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- Accelerate Receivables - Manage Incoming Cash
- Control & Extend Payables - Manage Outgoing Cash
- Leverage Credit & Optimize Cash - Manage Cash Needs & Excess

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■ BUSINESS VALUE 200 0000116615002

Account summary

Your previous balance as of 03/31/2015	\$-174.54
Checks	- 0.00
Other withdrawals, debits and service charges	- 629.34
Deposits, credits and interest	+ 700.00
Your new balance as of 04/30/2015	= \$-103.88

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
04/01	RETURNED ITEM FEE (\$36/ITEM)	36.00
04/06	CLUB FEES GGI - TN CLEVELA 6917 BRANDON TANKERSLEY	95.00
04/06	INSURANCE GRANGE LIFE INS. 5153 BRANDON C TANKERSLEY	132.33
04/10	ACH CORP DEBIT LEASE PYMT LEASE FINANCE GR CLEVELAND MOVING	48.84
04/13	CLUB FEES GGI - TN CLEVELA 6917 BRANDON TANKERSLEY	70.00
04/14	INSURANCE GRANGE LIFE INS. 4861 BRANDON TANKERSLEY	51.17
04/21	BB&T M-WEB TRANSFER TRANSFER TO CHECKING 0000117711447 04-20-15	10.00
04/21	BB&T CHECK CARD PURCHASE-PIN 04-21-15 ABC C-STORE 4955 2425 S LEE HW CLEVELAND TN	10.00
04/21	BB&T CHECK CARD PURCHASE-PIN 04-21-15 ABC C-STORE 4955 2425 S LEE HW CLEVELAND TN	40.00
04/22	RETURNED ITEM FEE (\$36/ITEM)	36.00
04/23	CHECK CARD NON-BBT ATM INQ FEE 04-22-15 CARDTRONICS CCSR 4955 2280 SPRING P CLEVELAND TN	2.50

continued

■ BUSINESS VALUE 200 0000116615002 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
04/23	CHECK CARD NON-BB&T ATM FEE 04-22-15 CARDTRONICS CCSR 4955 2280 SPRING P CLEVELAND TN	2.50
04/23	ATM NETWORK CASH WITHDRAWAL 04-22-15 CARDTRONICS CCSR 4955 2280 SPRING P CLEVELAND TN	23.00
04/28	RETURNED ITEM FEE (\$36/ITEM)	36.00
04/29	RETURNED ITEM FEE (\$36/ITEM)	36.00
Total other withdrawals, debits and service charges		= \$629.34

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
04/01	COUNTER DEPOSIT	700.00
Total deposits, credits and interest		= \$700.00



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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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.

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Billing rights summary

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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:	_____				
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount
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.	_____				
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).					



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Your account statement

For 05/29/2015

Contact us



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 (800) 226-5228

Optimize Your Cash Flow with BB&T

With a legacy dating back to 1872, BB&T has become one of the nation's largest and soundest financial institutions, primarily by investing in the strength of our relationships. We recognize you have goals that are unique to your business, and we take the time to learn about your organization so we can provide solutions that best meet your needs - while helping you improve efficiency and better manage your operations. We help business owners like you face cash flow challenges from every direction:

- Accelerate Receivables - Manage Incoming Cash
- Control & Extend Payables - Manage Outgoing Cash
- Leverage Credit & Optimize Cash - Manage Cash Needs & Excess

To find out more, contact your local Relationship Manager for details.

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 CMsgtop02- (1505 COM TOP Cash Flow)

■ BUSINESS VALUE 200 0000116615002

Account summary

Your previous balance as of 04/30/2015	\$-103.88
Checks	- 0.00
Other withdrawals, debits and service charges	- 503.01
Deposits, credits and interest	+ 570.00
Your new balance as of 05/29/2015	= \$-36.89

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
05/04	RETURNED ITEM FEE (\$36/ITEM)	36.00
05/06	RETURNED ITEM FEE (\$36/ITEM)	36.00
05/11	RETURNED ITEM FEE (\$36/ITEM)	72.00
05/13	RETURNED ITEM FEE (\$36/ITEM)	36.00
05/14	RETURNED ITEM FEE (\$36/ITEM)	36.00
05/14	BB&T BUSINESS ONLINE TRANSFER TRANSFER TO CHECKING 0000117711447 05-14-15	20.00
05/14	OVERDRAFT ITEM FEE (\$36/ITEM) 36	36.00
05/18	INSURANCE GRANGE LIFE INS. 4861 BRANDON TANKERSLEY	51.17
05/26	ACH CORP DEBIT LEASE PYMT LEASE FINANCE GR CLEVELAND MOVING	48.84
05/28	OVERDRAFT FEE (\$36/ITEM)	36.00
05/28	CLUB FEES GGC TN CLEVELAND 6917 BRANDON TANKERSLEY	95.00
Total other withdrawals, debits and service charges		= \$503.01

■ BUSINESS VALUE 200 0000116615002 (continued)

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
05/11	COUNTER DEPOSIT	230.00
05/14	COUNTER DEPOSIT	340.00
Total deposits, credits and interest		= \$570.00

Questions, comments or errors?

Member FDIC

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		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:	_____				
Outstanding Deposits and Other Credits (Section B)					
		Date/Type	Amount	Date/Type	Amount
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.	_____				
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).					

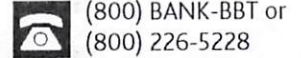


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Your account statement

For 07/31/2015

Contact us



Optimize Your Cash Flow with BB&T

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- Control & Extend Payables - Manage Outgoing Cash
- Leverage Credit & Optimize Cash - Manage Cash Needs & Excess

To find out more, contact your local Relationship Manager for details.

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■ BUSINESS VALUE 200 0000116615002

Account summary

Your previous balance as of 06/30/2015	\$619.51
Checks	- 0.00
Other withdrawals, debits and service charges	- 4,935.72
Deposits, credits and interest	+ 6,408.21
Your new balance as of 07/31/2015	= \$2,092.00

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
07/09	INTERNET PAYMENT MOBILE PMT CAPITAL ONE 518939809002057	889.54
07/10	BB&T CHECK CARD RECURRING PYMT NATIONAL COMPANIES 07-10 954-584-2151 FL 4955	99.00
07/13	CLUB FEES GGC TN CLEVELAND 6917 BRANDON TANKERSLEY	70.00
07/13	INTERNET PAYMENT VZW WEBPAY VZ WIRELESS VE 6122916	777.17
07/14	INSURANCE GRANGE LIFE INS. 4861 BRANDON TANKERSLEY	51.17
07/27	ACH CORP DEBIT LEASE PYMT LEASE FINANCE GR CLEVELAND MOVING	48.84
07/27	INTERNET PAYMENT MOBILE PMT CAPITAL ONE 520639809077274	3,000.00
Total other withdrawals, debits and service charges		= \$4,935.72

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
07/07	150707N2 Square Inc 7221 Brandon Tankersley	2,981.70

continued

■ BUSINESS VALUE 200 0000116615002 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
07/13	150713N2 Square Inc 8996 Brandon Tankersley	483.56
07/20	150720N2 Square Inc 6382 Brandon Tankersley	2,315.85
07/30	150730P2 Square Inc 1349 Brandon Tankersley	627.10
Total deposits, credits and interest		= \$6,408.21



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Your account statement

For 08/31/2015

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BBT.com



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

Earn Up To \$400 - Refer Other Businesses!

From now through September 30, 2015, BB&T business checking account holders who refer other businesses can **earn up to \$400 - \$100** for each newly established business checking account with BB&T (limit four). In addition, as an added bonus each business referred will also receive a \$100 deposit in their newly opened checking account*.

To find out more, contact your local relationship manager or visit your nearest BB&T financial center for details.

*This offer applies to clients that open a new business checking account at a participating BB&T financial center between July 1, 2015 and September 30, 2015. The new business checking account must be the first checking account in the household to be eligible for the offer. Business checking accounts opened through BBT.com or BB&T Phone24, savings accounts and personal checking accounts are not eligible. Information will be reported to the IRS as required. Referred individuals must present and submit a referral form at account opening. See your financial center for a supply of referral forms. By providing and accepting and using the coupon included in the referral form, each party acknowledges that the other party may be a client of BB&T. All measures to protect client-sensitive information and confidentiality apply. In addition, each party understands that failure to receive an account bonus means that a referred account did not meet the offer criteria and does not imply that an account application was denied.

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■ BUSINESS VALUE 200 0000116615002

Account summary

Your previous balance as of 07/31/2015	\$2,092.00
Checks	- 0.00
Other withdrawals, debits and service charges	- 2,170.01
Deposits, credits and interest	+ 1,127.48
Your new balance as of 08/31/2015	= \$1,049.47

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
08/11	CLUB FEES GGC TN CLEVELAND 6917 BRANDON TANKERSLEY	70.00
08/13	INSURANCE GRANGE LIFE INS. 4861 BRANDON TANKERSLEY	51.17
08/13	INTERNET PAYMENT MOBILE PMT CAPITAL ONE 522439809184118	2,000.00
08/25	ACH CORP DEBIT LEASE PYMT LEASE FINANCE GR CLEVELAND MOVING	48.84
Total other withdrawals, debits and service charges		= \$2,170.01

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
08/06	150806P2 Square Inc 7826 Brandon Tankersley	289.35
08/17	150817P2 Square Inc 3720 Brandon Tankersley	476.41
08/31	150829P2 Square Inc 6537 Brandon Tankersley	361.72
Total deposits, credits and interest		= \$1,127.48

Questions, comments or errors?

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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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		Date/Type	Amount	Date/Type	Amount
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Your account statement

For 09/30/2015

Contact us



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Accept Apple Pay and Chip Cards With \$200 Off a New Terminal!

Protecting your customers and your business has never been more important. BB&T Merchant Services is one of the first to offer terminals that accept both EMV-secured chip cards and contactless payments. Provide your customers with the latest in processing technology while offering a more secure payment method to help prevent card fraud.

- From now through **October 31, 2015**, \$200* off chip card terminal
- Accept Apple Pay and any mobile wallet that supports NFC contactless payments
- Next-business-day funding to your BB&T business checking account
- Live 24/7 technical support, extensive fraud monitoring and robust payment processing analytics

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Merchant Services are subject to business type and credit approval.

*\$200 off not applicable to the wireless or Bluetooth terminal.

■ BUSINESS VALUE 200 0000116615002

Account summary

Your previous balance as of 08/31/2015	\$1,049.47
Checks	- 0.00
Other withdrawals, debits and service charges	- 2,590.01
Deposits, credits and interest	+ 4,836.11
Your new balance as of 09/30/2015	= \$3,295.57

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
09/08	INTERNET PAYMENT MOBILE PMT CAPITAL ONE 524739809159514	2,400.00
09/11	CLUB FEES GGC TN CLEVELAND 6917 BRANDON TANKERSLEY	70.00
09/15	INSURANCE GRANGE LIFE INS. 4861 BRANDON TANKERSLEY	51.17
09/18	BB&T M-APP TRANSFER TRANSFER TO CHECKING 0000117711447 09-18-15	20.00
09/25	ACH CORP DEBIT LEASE PYMT LEASE FINANCE GR CLEVELAND MOVING	48.84

Total other withdrawals, debits and service charges = \$2,590.01

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
09/04	150904P2 Square Inc 7404 Brandon Tankersley	2,605.35
09/08	150905P2 Square Inc 4697 Brandon Tankersley	448.57
09/10	150910P2 Square Inc 7456 Brandon Tankersley	710.57
09/11	COUNTER DEPOSIT	652.00
09/21	150921P2 Square Inc 9887 Brandon Tankersley	419.62

Total deposits, credits and interest = \$4,836.11

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- 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:	_____				
		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).					