

NUMBER
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Financial matters are the No. 1 source of stress for all generations, especially Millennials³

52%

52% of employees say they're financially stressed³

45%

45% say their financial stress level increased in the past 12 months³




BB&T@Work

Financial Wellness In Motion

Do you stress about your finances? You're not alone!

In 2016, 52 percent of employees indicated they were stressed about their finances, and 45 percent said their stress had increased during the last 12 months.³ They also admitted financial worries had impacted their health, relationships, productivity and time away from the office.

Fortunately, because your employer offers BB&T@Work, you're already on the path to becoming happier, more secure and less stressed about your financial future.

Deposit and loan products are offered through Branch Banking and Trust Company. Member FDIC and an Equal Housing Lender.  All accounts subject to bank approval. Credit products are subject to credit approval. Only deposit products are FDIC insured.

BB&T Elite@Work maintenance fee \$15. Monthly maintenance fee waived with combined ACH Direct Deposits totaling \$750 or more per statement cycle. In addition to direct deposit, other options for avoiding monthly fees are available. Visit your local financial center or speak with a BB&T representative for details.

¹ BB&T Personal Credit, Personal and Business Debit, and MoneyAccount cards are eligible for BB&T Deals. There is no monthly fee and no charge for enrolling in BB&T Deals. For complete details refer to Terms and Conditions at BBT.com/BBTDeals

² Loans, lines of credit and credit cards are subject to credit approval.

³ PWC 2016 Employee Financial Wellness Survey.

⁴ Investment solutions are provided by BB&T Investments and BB&T Scott & Stringfellow, divisions of BB&T Securities, LLC, member FINRA/SIPC. BB&T Securities, LLC, is a wholly owned nonbank subsidiary of BB&T Corporation. Securities and insurance products or annuities sold, offered or recommended by BB&T Investments and BB&T Scott & Stringfellow are not a deposit, not FDIC insured, not guaranteed by a bank, not insured by any federal government agency and may lose value.

Achieve Your Goals with a solid financial foundation.

BB&T@Work can help you set financial wellness in motion, offering you the resources you need to succeed in your financial life. As an employee of a BB&T@Work member company, you are granted access to a comprehensive package of financial tools and services.



Financial education. The BB&T Financial Foundations Program offers an engaging way for you to take control of your financial future. The program includes easy-to-follow, interactive online courses that cover everything from savings and retirement planning, to mortgages, insurance and credit. Plus, it's all free! Visit BBT.com/AtWorkWellness to get started.

U by BB&T. Our online and mobile banking service gives you fast, easy access to your complete financial picture when you open an account with BB&T. U by BB&T goes beyond everyday banking with features and tools that help you see the big picture and plan ahead, including goal setting, online budgeting, BB&T Bill Pay with eBills, account aggregation and categorized spending history. It's comprehensive, customizable and designed to help you reduce stress and achieve financial wellness.



BB&T Deals. BB&T clients can earn money with BB&T Deals, a program that provides you cash back offers based on your purchase history. The more you shop with your BB&T cards, the more cash you'll earn!

Face-to-face consultation. Receive a financial review and consultation from a BB&T personal banker, covering everything from everyday banking, loans², investments⁴, insurance⁴ and more.

Elite@Work Checking

Enjoy a premium package of discounts and services with our exclusive account for BB&T@Work employees, including:

- Monthly maintenance fee waived with combined ACH direct deposits totaling \$750 or more per statement cycle or when other waiver requirements are met.*
- Free first order of personalized checks
- Unlimited transactions at BB&T ATMs
- Four no-fee transactions per statement cycle at non-BB&T ATMs (fees may be charged by ATM owner)
- Bonus interest rates on select CDs and IRAs
- A no-cost 3"x5" or smaller safe deposit box (or a \$40 annual discount on larger sizes)
- No-fee money orders and official checks
- Two free automatic transfers each statement cycle from overdraft protection
- And more!

For more information or to open an Elite@Work checking account, talk to a BB&T@Work representative, visit a financial center or call 800-BANK-BBT.

*Other ways to have your monthly maintenance fee waived include maintaining an average checking balance of at least \$1,000 during the statement cycle, or having personal BB&T Mortgage loans of at least \$150,000 aggregate original loan amount², or having at least a \$15,000 combined deposit balance in checking, savings, Money Rate Savings, Investor's Deposit Account, CDs, IRAs and/or investments through BB&T Investment Services, Inc. or BB&T Scott and Stringfellow⁴.