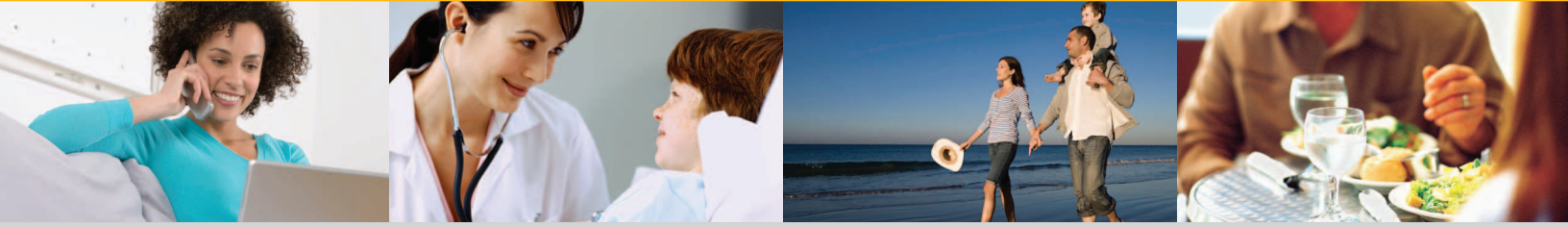


The Plus Package

SECURITY | HEALTH | TRAVEL | ENTERTAINMENT



BANKING

Free or discounted BB&T checks*

- Receive free BB&T design checks, or enjoy \$6 off your choice of designer checks.

SECURITY

\$2,500 Identity Theft Insurance with Fraud Assistance¹

- Gives insured members 24/7 coverage and access to assistance in the event you have been or suspect you may be a victim of identity theft.

\$10,000 Accidental Death and Dismemberment Insurance²

- Accidental Death and Dismemberment Insurance covers against accidental loss of life, 24 hours a day. Coverage increases to \$100,000 when traveling as a passenger on a Common Carrier.

\$2,500 Dependent Child Coverage²

- Members receive 24-hour Accidental Death and Dismemberment Insurance on each dependent child.

Payment Card Protection

- Simply call one toll-free number 24/7 to cancel lost or stolen cards, stop unauthorized purchases and request replacement cards.

HEALTH

Rx Advantage™ Prescription Drug Program**

- Save over \$100 annually on prescription medications at participating pharmacies nationwide.

Coast To Coast Vision Plan**

- Receive discounts on eyewear and eye care at participating providers nationwide.

**This is not insurance

TRAVEL AND ENTERTAINMENT

Everyday Rebate Rewards

- Receive up to \$40 in rewards every year, just by submitting your receipts and vouchers for everyday purchases.

Online Local Savings

- Save big at your favorite local merchants with thousands of online discounts! Enjoy savings for you and your family on recreation, health and beauty, dining, auto and home services, shopping and more.

Bonus Travel

- Earn 5% cash bonuses when you travel. Just use our dedicated travel reservation service to book your next trip.

To enroll in The Plus Package, speak to a BB&T representative, stop by your local BB&T financial center or visit BBT.com/pluspackage. You may also add The Plus Package to an existing personal checking account through BB&T OnLine® Banking.

*Shipping and handling charges may apply.

1-Identity Theft Insurance is offered through the insurance company named on the Benefit Summary included in the membership kit. Please refer to the summary for complete coverage, limitations, and exclusions. This coverage is not available to residents of the state of New York. 2- Special Program Note: Accidental Death and Dismemberment Insurance is offered by Affinion Benefits Group and is underwritten by Hartford Life Insurance Company. A portion of the monthly membership dues, if applicable, will be used to pay the insurance premium to the plan administrator. As a member, you'll automatically receive new benefits as they are added to your program. Coverage is divided equally among co-owners of joint accounts. The 24-hour Accidental Death and Dismemberment Insurance benefit reduces by half at age 70. The Dismemberment Coverage is paid as a percentage of the 24-hour coverage. Insurance products are: NOT A DEPOSIT, NOT FDIC INSURED, MAY GO DOWN IN VALUE, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK.

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