



PAYMENT
SOLUTIONS

Payment Solutions Designed for Your Business

The basic economics of running a business are easy to understand. It's how you handle the complexities that determine the success of your endeavors.

There are payables and receivables to process. Expenses to manage. Investment and cash management opportunities to address. Timing is always critical. To make the best decisions, you need a complete understanding of each of the options available and which one best allows you to build on existing resources.

At BB&T, we can help you manage the many day-to-day aspects of your business operations, including collections, disbursements and liquidity. We take the time to understand your business and develop a complete financial overview using an analytical and diagnostic process. With that information, our experts help develop solutions that address your specific needs, improve efficiency and potentially reduce costs.

BB&T Payment Solutions include:

- Disbursements
- Receipts and Concentration
- Liquidity and Information Management



Within these critical areas, we offer a variety of services to meet the needs of small, medium and large businesses.

BB&T is consistently recognized as a leader in the financial services industry for the quality of our products and services, and more importantly, for the knowledge and expertise of our relationship managers. Our ability to create customized solutions, together with our commitment to building relationships, explains why so many businesses and corporations rely on BB&T for Payment Solutions.

DISBURSEMENTS

Customized Tools to Streamline and Monitor Cash Disbursement

The ability to manage receipts efficiently and effectively is a key requirement for business success, but the handling of disbursements is just as important. Your ability to make payments accurately and efficiently can contribute to solid working relationships with suppliers, employees and lenders.

BB&T offers a range of products and services to meet the needs of your company, whether it is a small business or a corporation with multiple offices worldwide. From customizable checking solutions to tax reporting, our experts can identify solutions to maximize your business' strengths and suggest opportunities that may improve your fiscal environment.

CASHMANAGER ONLINESM

With this service from BB&T, you have secure access to your company's banking information 24 hours a day, seven days a week from anywhere you have an Internet connection. CashManager OnLine allows you to access current and previous day account information, place stop payments or inquire about checks, make real-time account transfers, initiate wire transfers, ACH transactions and view Positive Pay suspect items.

WIRE TRANSFERS

BB&T can help you originate one-time, recurring domestic, standing order and drawdown, U.S. dollar, international and foreign exchange wire transfer using your personal computer or with the assistance of a BB&T customer service representative.

AUTOMATED CLEARING HOUSE (ACH) CORPORATE CREDIT OR DEBIT

This ACH application is available to assist your company with either electronically consolidating or distributing funds between your intra-company depository accounts or funds disbursement between other corporate entities.

AUTOMATED CLEARING HOUSE (ACH) DIRECT DEPOSIT

Improve your employee and consumer check payment processing and disbursement procedures with BB&T's direct deposit solution. No matter what size your company, this timely, efficient electronic payment method simplifies disbursements of pensions, annuities, bonuses and commissions, dividend and interest, and payroll payments.

ELECTRONIC COMMERCE

Commerce Gateway Integrated Payables enables you to pay suppliers, vendors and employees by initiating a single file of payment instructions to BB&T. Based on your instructions, BB&T will initiate those payments using ACH, wire transfer and checks on behalf of your organization.

TAX CHOICESM

This automated method of paying your company's state and federal tax payments helps ensure compliance with electronic payment requirements. Tax payments can be initiated through a touch-tone telephone or online at BBT.com.



BB&T PAYROLL CARD

The BB&T Payroll Card is an innovative program that allows employers to pay workers through the convenience and security of a Visa® debit card. The funds are FDIC insured and can be accessed at nearly 24 million locations where Visa debit cards are accepted. Transaction information is available over the web or through a toll-free phone number, which helps cardholders manage their finances.

CONTROLLED DISBURSEMENT

Controlled Disbursement captures incoming check data each morning, providing timely information on check clearing totals, helping prevent overdrafts and making better use of account surpluses. Information is provided online or by fax each business day. This service can help reduce clerical time and expenses for companies that disburse large numbers of corporate-to-corporate checks.

PURCHASING AND CREDIT CARDS

BB&T offers solutions, backed by Visa, that give your business the ability to make timely purchases, track spending and prevent loss.

PAYROLL SERVICES

BB&T Payroll Services, Inc., provides affordable, high-quality payroll processing solutions that can be customized to the specialized needs of your business, including payroll cards, tax and compliance management, HR services, retirement services, employee benefits administration and much more.

RECEIPTS AND CONCENTRATION



Knowledge and Experience to Simplify Receipts

Every business, regardless of size, must establish an effective way to handle incoming payments for goods and services. Improving the efficiency and accuracy of that process can have a positive effect on your bottom line and provide opportunities for business growth.

BB&T provides a wide range of solutions to help you manage incoming cash flow – from essentials such as checking and savings accounts to sophisticated electronic commerce systems. Our experts can help you determine which options are appropriate for your business today, and they will continue to support you as your business grows.

Products and services available from BB&T include:

MERCHANT SERVICES

Through BB&T Merchant Services, you can access customized payment processing options and point-of-sale solutions to help you enhance business productivity and serve customers with speed and accuracy.

ONSITE DEPOSITSM

This remote deposit system from BB&T allows you to deposit checks into your business accounts from your office using a check scanner, PC and Internet connection. Businesses using this service enjoy later deposit deadlines and more time to process deposits resulting in accelerated clearing times.

IMAGE LOCKBOX

BB&T's Lockbox services allow mail containing payments to come directly to the bank, bypassing corporate offices, and accelerating payment collection and deposit. Our Wholesale Lockbox service is for businesses that receive high-dollar, corporate-to-corporate payments with service options including data entry and transmission. Retail Lockbox is for companies that process large volumes of low-dollar payments from consumers with a standard OCR coupon. Our Wholesale and Retail Lockbox services allow daily viewing of check images, coupons, invoices and correspondence over the Internet. Our easy-to-use screen design and search capability, plus our fax and email capability, provide full account interface. Longer term storage of images is available on weekly or monthly CD-ROM or DVD.

AR-BOX

If your company receives a high volume of home banking payments by check, BB&T's AR-BOX is designed for you. This service consolidates online banking payments from U.S. banks in a single data and dollar stream, allowing electronic payments to be posted automatically to your accounts receivable and Enterprise Resource Planning systems. Online reporting capabilities provide detailed information on consumer transactions received through Checkfree, MasterCard RPPS, Metavante and Online Resources. This service will eliminate manual posting of check and list payments, allowing you to receive consumer payments faster and improve cash flow.

AUTOMATED CLEARING HOUSE (ACH) PREAUTHORIZATION DRAFT

Accelerate the collection and improve timing of your company's receivables with BB&T's ACH Preauthorized Payment service. This solution saves your company time and money by providing an electronic method to collect payments your customers have authorized.

ELECTRONIC COMMERCE

Commerce Gateway Integrated Receivables will collect and process your company's deposits and customer payments by using state-of-the-art technology through an extensive network of deposit locations. We receive and consolidate information related to ACH, wire transfer and lockbox receipts into a single electronic file that automatically updates your receivables system.

CASH CONCENTRATION

Funds deposited from multiple locations into different accounts can be automatically concentrated into a single account, allowing you to access money quickly and leverage excess amounts as needed.

CENTRALIZED RETURNS

BB&T can consolidate checks returned from accounts at other financial institutions into a single BB&T account, reducing the time it takes to notify you of returns and improving your ability to collect on them.

CHECKTRACK

This alternative to traditional check collection re-presents eligible returned consumer checks automatically through the ACH networks so that you can quickly collect your funds. You can also inquire on the collection status of items or view an image using the CheckTrack online web reporting tool.

LIQUIDITY AND INFORMATION MANAGEMENT



Access to Key Information When You Need It

Running a business can be stressful and time consuming, leaving you with few resources for identifying ways to meet immediate needs, take advantage of excess funds or reduce fraud risks. BB&T experts can help uncover cash management solutions that put your business' track record to work for you.

We offer many options to address your specific concerns, whether you need short-term financing or solutions that put account surpluses to work for your business.

SHORT-TERM FINANCING

BB&T experts can help identify your best options, which might include traditional loans, mortgages, a BB&T Visa® Business Credit Card, equipment leasing and lending or Small Business Administration loans.

SHORT-TERM INVESTING

You can put excess funds to work for your business through BB&T Investment Sweep and Sweep Advantage accounts that automatically invest idle funds in higher yielding accounts.

ZERO BALANCE ACCOUNT

Companies that maintain separate accounts for units as well as functional activities can concentrate excess cash balances into a single master account. Concentrating money into a master account allows businesses to maximize funds available for investment purposes or debt reduction.

ACCOUNT CONSOLIDATION AND TRACKING

This service allows you to consolidate your multiple bank accounts and helps make informed fiscal decisions by showing all account transactions at the master and sub-account level in one report.

CD-ROM PAID CHECK IMAGING

Using BB&T's CD-ROM check imaging, your company will possess a convenient, paper-free, digitized record of your paid checks. This will enable you to more efficiently research and store your paid checks.

INFORMATION REPORTING

A variety of online and traditional reporting options can be customized to help you maximize the potential of your working capital, keep in touch with time-critical information, identify and prevent possible fraud, and improve efficiency.

ACCOUNT RECONCILIATION

BB&T's Account Reconciliation Services provide a more efficient way to handle accounting and reconciling bank statements each month.

OTHER DEPOSITORY SERVICES

Maintaining liquidity, monitoring cash flows and ensuring all transactions are processed requires precision and accuracy. BB&T Relationship Managers will work with you to determine the types of checking accounts that consistently generate the most value for your excess funds by maximizing interest earnings and reducing service charges.

FRAUD PREVENTION

Positive Pay enables BB&T to compare your issued check information against the checks submitted for payment. Checks that do not match are considered suspect items, and will be reported online for instructions on whether to pay or return the items.

BB&T's ACH Account Block services offers you important fraud prevention tools that will enable your company to reduce the risk of fraudulent ACH transactions.

Three types of ACH fraud prevention services are available: **ACH Blanket Block**, which prevents all debit and/or credit transactions from posting to your BB&T account. **Account Block Filtering** service provides a means for your company to authorize only certain vendors/trading partners (originators) to electronically debit and/or credit your BB&T account. **Account Block Positive Pay** gives you the ability to disposition Account Block transactions which failed to match your payment authorization criteria on file with BB&T.

A Consultative Approach to Meet Your Business Needs

At BB&T, we know what it takes to help businesses succeed and grow. We offer our clients the highest-quality products and services backed by expert advisers who are committed to helping your company operate more efficiently and cost effectively.

With a history that dates back to 1872, BB&T is one of the nation's largest financial institutions, providing a complete range of customizable solutions to address a wide range of cash disbursement, receipt collection and cash management needs.

For more information, stop by your nearest BB&T financial center to talk to a BB&T Relationship Manager or call us at 1-800-810-5625.





CashManager OnLine® Self Assessment and Acknowledgement

Liability

As a user of CashManager Online, you have an obligation to safeguard your credentials and account information from physical or electronic theft, including theft via malware on your company's computers. Under the terms of your company's agreement with BB&T, BB&T is authorized to process payments upon receipt of your CashManager OnLine credentials. Losses are not covered under Regulation E. Your company is liable for any losses of information or funds due to payments originated with stolen credentials.

Recommended Security Measures

BB&T highly recommends CashManager OnLine clients use the following security measures ("Recommended Security Measures"). While the Recommended Security Measures will not guarantee the prevention of fraud or change your liability if fraud occurs, they are recognized best practices in a layered approach to security. Failure to use the Recommended Security Measures could put your company at greater risk for fraud.

As a service to you, BB&T provides this Self Assessment and Acknowledgement as a tool to guide you through the Recommended Security Measures so that you may choose those that are best suited to your company.

Please read and answer the following questions:

- **Dual Approval for Payments.** Dual Approval for Payments is a feature of CashManager OnLine that allows you to require one user to initiate a payment and a second user, with a second set of credentials and using a second PC, to approve the release of a payment. The Dual Approval for Payments setting may be administered by your company administrator or, for added protection, by BB&T.

Will your company use the Dual Approval for Payments setting in CashManager OnLine if originating payments?

Yes No

For added protection, would you like for BB&T to "lock down" the Dual Approval setting so it only can be changed by BB&T upon your request?

Yes No

- **User Entitlements and Payment Limits.** A maximum wire transfer payment limit is assigned by BB&T based on your company's needs. This limit along with other payment limits you have established for your company and individual users should be routinely reviewed.

Will your company implement and review these controls at regular intervals?

Yes No

- **Event Notification Service*.** Event notification is a service in CashManager OnLine that allows users to receive email notifications when payments are made or changes are made to a user's entitlements. Event Notification Service is an effective way to quickly detect fraud.

Will your company use the Event Notification Service in CashManager OnLine?

Yes No

- **Prevx SafeOnline and Prevx 3.0 Internet Security**.** BB&T has partnered with Prevx, a leading provider of Internet security software, to make Prevx SafeOnline available free to each CashManager OnLine user. In addition, the upgraded Prevx 3.0 Internet Security is provided to users at a discounted rate.

• **What is Prevx SafeOnline?**

The antivirus software on your PC guards against viruses, but it doesn't protect your identity on the Internet. Prevx SafeOnline—provided free—creates an extra layer of security for the passwords, account numbers and other confidential information while online by encrypting your keystrokes.

• **What is Prevx 3.0 Internet Security?**

Prevx 3.0 Internet Security is an upgrade that contains Prevx SafeOnline plus advanced software to detect and remove the latest malware. Prevx 3.0 Internet Security complements traditional anti-virus software by detecting complex threats. It is extremely light and fast, so it doesn't slow down your PC. Prevx 3.0 Internet Security provides comprehensive protection for your PC and personal information.

Each CashManager OnLine user may access Prevx SafeOnline at no charge or Prevx 3.0 Internet Security at a discounted rate from their CashManager Online landing page. Users should consult their system administrator as necessary.

Will each user of CashManager OnLine at your company download Prevx SafeOnline or Prevx 3.0 Internet Security?

Yes No

- **User Education.** Aware and alert CashManager OnLine users are an effective defense against payments fraud. Companies should establish an online fraud awareness program and conduct regular risk assessments. Each CashManager OnLine user should review the Security Central website at BBT.com, including the document entitled, "Maintaining System Security – A Shared Responsibility". The materials contain best practices for the prevention of payments fraud. The website is located at <http://www.BBT.com/security/default.html>.

Will your company maintain a fraud awareness program, conduct risk assessments and require users of CashManager OnLine to visit the Security Central website at BBT.com?

Yes No

Acknowledgement

I acknowledge receipt of this self assessment. I understand failure to use one or more of BB&T's Highly Recommended Security Measures could put my company at greater risk of fraud.

Company Name

Authorized Company Representative

Signature

Date

Individual signing as Company Representative above must be an authorized individual appearing on the BB&T Resolution and Agreement for Deposit Account, or CashManager Online system administrator. Signer agrees to share the results of the assessment with their management team.

Your BB&T Treasury Consultant is available to assist you in evaluating your company's safeguards. Contact BB&T Client Support at 1-800-774-8179 to implement the Recommended Security Features. In an effort to keep all CashManager OnLine users informed of fraudulent online activity occurring in the financial services industry, assessments similar to this one will periodically be presented to users upon login to CashManager OnLine.

Maintaining System Security - A Shared Responsibility

Liability

BB&T closely monitors its systems to ensure only valid credentials are used to initiate funds transfers. Failure to safeguard your credentials physically or electronically can result in fraudulent access to your CashManager OnLine account, unauthorized funds transfers and financial loss to your company. Funds transfers initiated with valid credentials are the responsibility of the client. Related losses are not covered under Regulation E. It is critical to protect your credentials and computer systems by using the Highly Recommended Security Measures in CashManager OnLine and Sound Business Practices listed below.

Highly Recommended Security Measures in CashManager OnLine

- **Dual Control.** Require that one person initiates and another approves a payment. The approver must use a second set of credentials and computer for this best practice for preventing online fraud to be effective.
- **Prevx SafeOnline.** BB&T has partnered with Prevx to provide its SafeOnline technology free of charge to CashManager OnLine users. Prevx complements traditional software by detecting complex threats, and helps protect the user's credentials even if there is malicious software on the user's computer. Additionally, Prevx 3.0 malware detection and removal technology is available at a discounted rate to CashManager Online users. Please see the link within CashManager Online for more information and to download.
- **Activity Limits and User Entitlements.** Implement limits on activities and payments by user and company.
- **Event Notification.** Establish alerts to receive email notifications when payments are initiated or changes are made to administrative rights. Immediately notify BB&T of unusual activity.

Sound Business Practices

- **Reconcile Accounts Daily.** Notify BB&T immediately of unusual activity.
- **Employ Positive Pay and ACH Debit Block.** These features are widely recognized best practices for preventing unauthorized paper and electronic payments.
- **Use a Stand-alone Computer.** Designate one computer exclusively for online banking. Limit Internet access and prohibit email to minimize exposure to malware.
- **Exercise Sound Password Management.** Prohibit the sharing of passwords, require strong passwords with a mix of characters and cases, use a different password for each website accessed, and regularly change passwords. Do not store passwords on your computer in case it is compromised.
- **Maintain Anti-Virus, Spyware and Firewalls.** Install and regularly update commercial anti-virus, spyware, and malware software and desktop firewalls on all computers. However, be advised these solutions may not detect the latest threat. Always exercise caution on the Internet.
- **Remain Alert.** Conduct a periodic risk assessment. Train all employees to recognize and prevent online fraud. BB&T regularly provides fraud prevention webinars for CashManager OnLine users, administrators, and company executives. Contact BB&T Treasury Management Client Support at 1-800-774-8179 to register. For current security information, please visit www.BBT.com/bbt/security/. BB&T will never ask for your login credentials.
- **Report Immediately.** If you experience fraud, stop, quarantine your computer, and immediately contact BB&T Treasury Management Client Support at 1-800-774-8179. Engage an IT professional to examine your company's computers, report the matter to law enforcement, and contact your insurance company.

Understanding the Threat

The goal of online thieves is to trick you into providing your password, user ID, and token code(s) so they can access your CashManager OnLine account and steal money. To obtain your credentials, a thief may send you an email purportedly from a trusted source such as a government agency, business, or bank. The email may ask for your credentials directly or ask you to click on a link that secretly downloads malicious software to your computer. Malware may even be loaded on your computer by visiting seemingly innocent websites or through fake security updates. It is important to protect your computer as the malware can activate when you attempt to visit your online banking website and hijack your session, log your key strokes, or insert fake login pages into your browser. The malware can transmit your credentials to the thief for illicit use. The latest threats may not be detected by anti-virus software.

If you are concerned about the authenticity of a communication or experience unusual system behavior such as failed logins, timeout, pop-ups, requests to download software, maintenance screens, or failure to advance to the next screen, this may be a sign of fraudulent activity. **Stop and immediately contact BB&T Treasury Management Client Support at 1-800-774-8179.**



The risk of fraud is stronger than ever. So are our solutions.

Today, an estimated three out of four companies have experienced payment fraud or fraud attempts. The cost to U.S. businesses and their customers totals billions of dollars a year, and the number of incidents continues to grow at an alarming rate.

What makes fraud so prevalent and so difficult to detect? Heading the list is today's technology. Inexpensive computers and scanners – along with off-the-shelf software and laser printing technology – are readily available, allowing criminals to produce high-quality fraudulent checks or fake identification.

Those seeking to commit fraud through the Internet are using increasingly sophisticated phishing attempts, viruses distributed through email, and keylogging spyware (used to record online banking credentials such as user IDs and password combinations).

Fraud attempts are not always external to your company.

Criminals are continually looking for new types of lucrative fraud. We advise our clients to be especially alert to the following examples that may involve employees, merchants or vendors:

- Alterations to a legitimate check, including a forged signature or altered amount.
- Counterfeit checks, which can include a replica of your company check with a scanned image of your logo, or a check from a fictitious company.
- Fraudulent electronic debits, including fraudulent instruction to initiate ACH debits for consumer payments received via Internet or telephone; checks returned for fraud that in turn are converted to an electronic transaction and presented through ACH; and other converted checks returned as fraudulent or unauthorized.
- Electronic credits or outbound wire transfers sent in payment for fraudulent purposes.
- Consumer credit card fraudulent purchases, sent by Internet or telephone from “card not present” merchants or from merchants not validating the CVV2 number on the card for purchases; stored value cards or card numbers that are stolen and used to make purchases.

(continued)

Defensive measures must be constantly evaluated and strengthened.

Here are some suggested safeguards to reduce risk and minimize financial loss:

YOUR EMPLOYEES:

- Conduct complete background checks of prospective employees and require mandatory vacations.
- Implement dual control and separation of duties.
- Review internal controls and procedures.
- Perform frequent random audits of employees' work activity.
- Restrict the number of authorized signers.
- Educate staff on phishing scams.

YOUR DOCUMENTS/SYSTEMS:

- Protect your company's firewalls and computers with current anti-virus and anti-spyware software.
- Limit or restrict employee access to essential systems and information.
- Use a larger font for check printing.
- Utilize check stock with security features.
- Shred or securely store confidential documents.
- Reconcile accounts - including outbound ACH and wire transfers, at least daily.

YOUR PROCESSES:

- Ensure that blank check stock, signature stamps, facsimile signatures and card stock are stored in a secure environment with inventory control.
- Establish and review controls and limits for all payments and wire transfers.
- Return fraudulent or suspicious transactions promptly.
- Establish alert systems to notify you of account activity and/or when thresholds are met.

BB&T provides the tools for a strategic approach to fraud detection.

Whether you are in need of more timely access to account information or you want to transition from checks to electronic or card payment solutions, our specialists will work with you to integrate the appropriate components to assist your company with fraud detection. Examples include:



CashManager OnLineSM (CMOL). Using CMOL, you can monitor and reconcile your account activity 24/7. Current Day and Previous Day balances and detailed transactions along with images of paid checks, deposited items and returned deposited items, are available via the Information Reporting module. Your Company Administrator can establish the right entitlements for each user and set limits for ACH and wire transfers.



Event Notification. CashManager OnLine users can receive email notifications when important events occur including Automated Clearing House (ACH) and wire transactions that have been initiated from your account.



Positive Pay. BB&T compares the check issue information you send with the checks that paid against your account (serial number and dollar amount). Suspect items are provided to you for review via the CMOL Positive Pay module.



Reverse Positive Pay. Use CMOL to review your previous day's posted checks and provide instructions to return any fraudulent checks. Unlike Positive Pay, there is no comparison with your check issue information for checks being cashed at the teller line.



CD-ROM Paid Check Imaging. Storing old checks in a secure environment or shredding them is no longer a concern because images of your paid checks are provided on a CD-ROM each statement cycle.



Commerce Gateway (Integrated Payables). Pay suppliers, vendors and employees by initiating a single file of payment instructions to BB&T. Based on your instructions, BB&T will initiate those payments using ACH, wire transfer and checks on behalf of your organization.



Automated Clearing House (ACH) Debit Block, Debit Filters and Positive Pay. Manage ACH activity on your account. A blanket Debit Block will prevent any ACH debit from positing to an account. Account Block Filtering capabilities will allow only certain vendors (originators) to electronically debit your account. Account Block Positive Pay provides the ability to disposition your rejected debit entries.



Electronic Payroll (Direct Deposit). Deposit your employees' pay directly into their personal checking or savings account at the financial institution of their choice. Expense reimbursement, pension payments, dividends and other deposits also can be handled through Direct Deposit.



Payroll Card. Pay your employees on a reloadable Visa[®] debit card each payday. There are no live payroll checks to reconcile or lost or stolen checks to reissue.



Universal Payment Identification Code (UPIC). A secure way to receive electronic payments from your vendors and suppliers without disclosing your sensitive bank account information. Your bank account number is masked with a UPIC "Virtual account number".

Take advantage of BB&T's payment solutions to help reduce your risk of fraud.

To learn more about BB&T solutions that help you minimize the risk of fraud, contact your BB&T Relationship Manager or call 1-800-810-5625.

Treasury Management

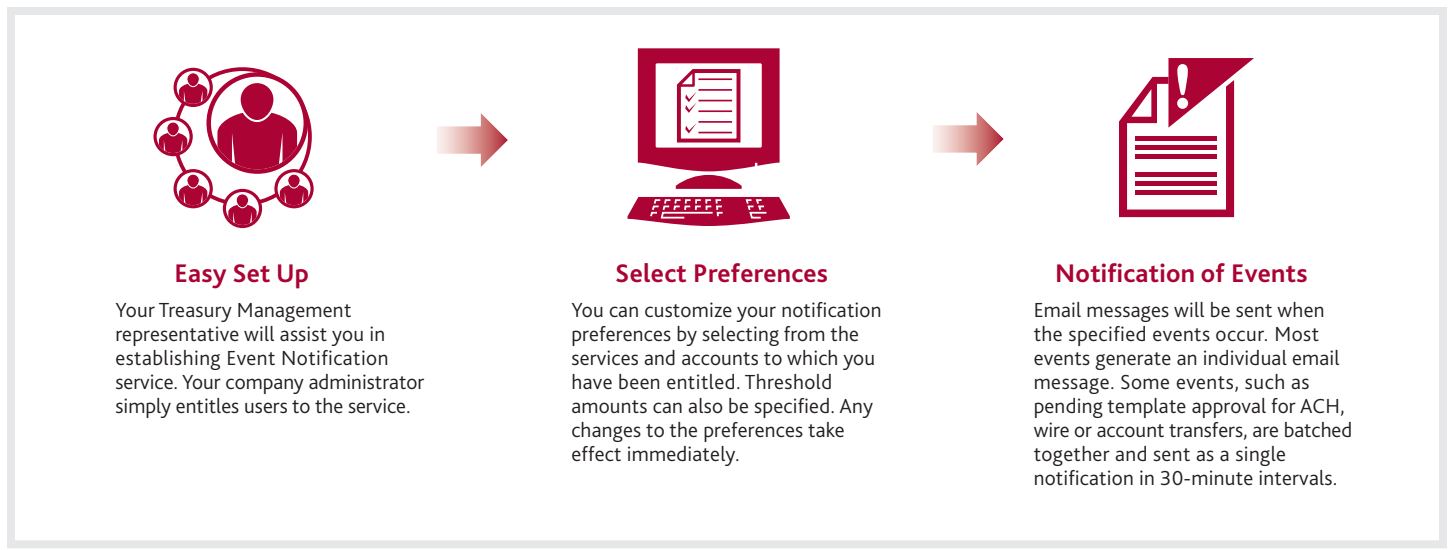
CASHMANAGER ONLINE® EVENT NOTIFICATION

This service provides CashManager OnLine users with email notifications when important events occur. These may include wire, Automated Clearing House (ACH) and account transfer transactions that have been initiated from your account or are pending approval. You can receive and read notifications at any device that is capable of receiving email.

CashManager OnLine Event Notification makes managing your accounts easier. Here's how:

- Save time.**
Receive messages about events that meet your specific criteria without logging into CashManager OnLine or calling the bank.
- Stay informed.**
Get immediate notification when important account transactions occur.
- Maintain control.**
Select your notification preferences and update your preferences at any time.

How CashManager OnLine Event Notification works:



Treasury Management

CASHMANAGER ONLINE® EVENT NOTIFICATION

Receive custom email alerts. Right on time.

- CashManager OnLine Event Notification provides information about events that you have designated as important to your accounts and your cash flow.
- Through the preference setup process, you can determine the transaction thresholds for which you receive notification.
- Individual thresholds can be set for outgoing account transfer, ACH and wire transfer transactions or transactions pending approval.
- Threshold options range from \$0 to \$9,999,999. Current account activity should be considered when you set your thresholds so that the number of email notifications you receive remains manageable.
- Notification of "balance too low" (below threshold) and "balance too high" (above threshold) can be sent automatically for single or multiple accounts.
- To receive notification of incoming wire transactions, you must subscribe to the CashManager OnLine Current Day Information Reporting service, and you must be entitled to wire initiation or Current Day wire transfer detail reporting.
- CashManager OnLine provides notification of controlled disbursement data availability and the number of Positive Pay exceptions that need a pay or return decision.

More information. Maximum convenience.

- Use your computer, Personal Digital Assistant or other devices with email capability to stay informed about transactions that are important to your business.
- While you are out of the office, you can temporarily suspend notifications and restore your preferences when you return.
- Changes you make to your preferences are immediate.
- Notifications will be sent to the email address displayed on your Event Notification preferences setup screen. Update your email address for future notifications from the preferences screen.
- Your setup screen displays notification choices only for the services and accounts to which you have been entitled.
- Easily identify messages in your inbox. Messages are sent from CashManager OnLine with a subject of CMOL Event Notification.
- Test emails can be sent to confirm receipt of notification and to make adjustments to "spam" filters as necessary.

Take advantage of CashManager OnLine Event Notification and stay informed.

To learn more about CashManager OnLine Event Notification or other BB&T Treasury Management solutions, contact your BB&T relationship manager or call us at 1-800-810-5625.

Winner of 19 Greenwich Excellence Awards for Business Banking, more than any other financial institution, for the second year in a row. Recognized in the following Treasury Management categories:

OVERALL SATISFACTION • SALES SPECIALIST PERFORMANCE • PRODUCT CAPABILITIES • CUSTOMER SERVICE • ACCURACY OF OPERATIONS

The Greenwich Associates competitive benchmarking survey is based on companies with sales of \$1MM to \$500MM and was taken in 2010 and is based on more than 10,000 interviews.
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Treasury Management

ONSITE DEPOSIT

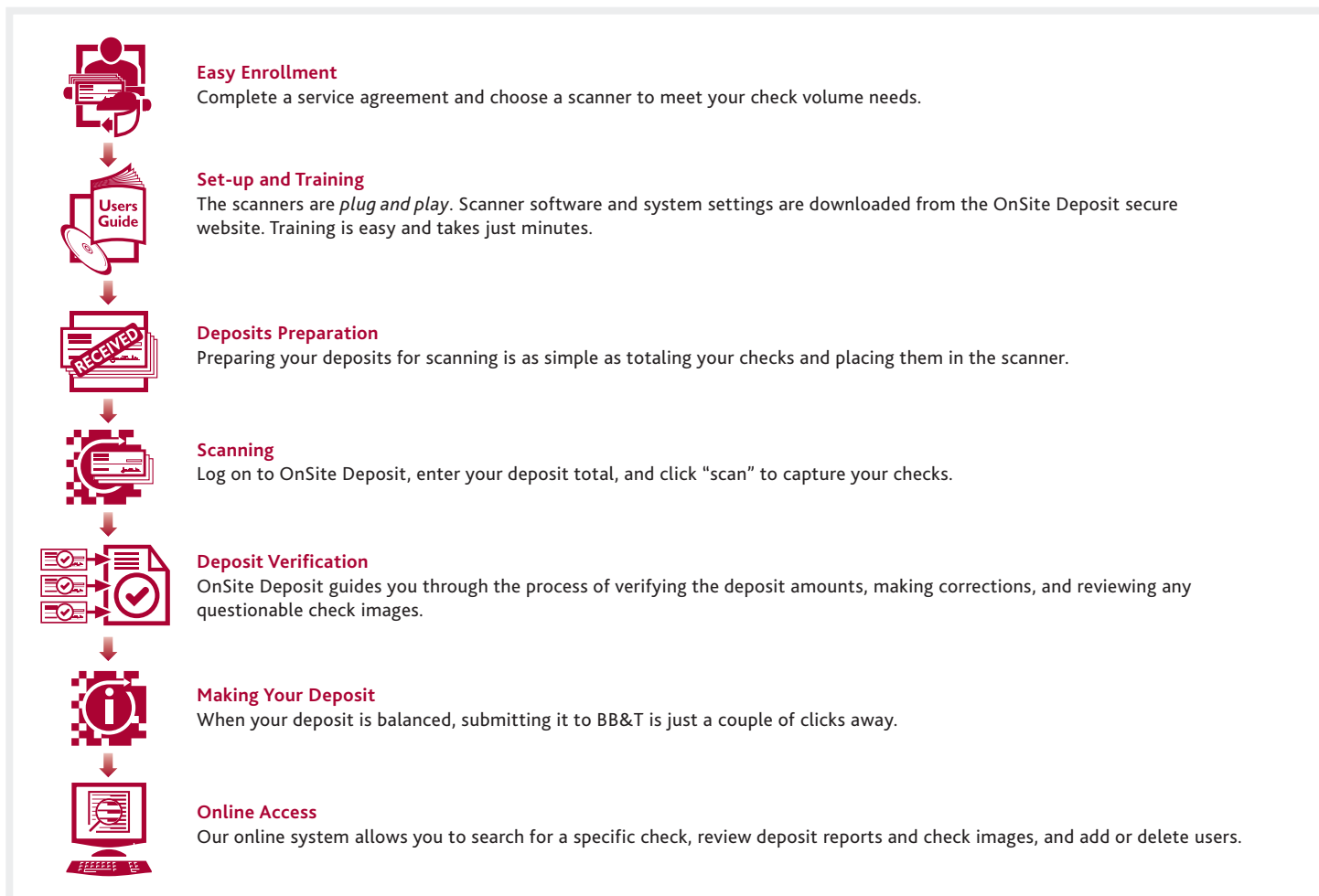
Today, you can make deposits from any office in the world without going to the bank. BB&T OnSite DepositSM automates deposit preparation and improves organizational efficiencies. This convenient service enables more frequent deposits, extends the banking day, and provides online access to account information. OnSite Deposit is affordable, simple to install, and easy to use.

BB&T OnSite Deposit makes your deposit process more efficient. You can:

- Consolidate your banking relationship.** With remote locations using OnSite Deposit, you can choose a single banking partner.
- Free employees from trips to the bank.** Using a small desktop scanner, you can deposit checks from your office.
- View deposits anytime, anywhere.** Images of your deposits and deposit information are available via the Internet.

How BB&T OnSite Deposit works:

OnSite Deposit is designed to make deposits easier. From a simple set-up... to scanning deposits... to viewing your records online, OnSite Deposit offers convenience and benefits.



Treasury Management

ONSITE DEPOSIT

Web-based OnSite Deposit Access

OnSite Deposit is the most versatile and easy-to-use remote depositing system on the market today. This system requires no software on the part of the user. Every capability and feature in the **OnSite Deposit** product suite is accessible and operable directly over the Internet from a secure website. Drivers for scanner hardware are included. Not only does the web-based service make operation easy, but new features and enhancements are immediately available to all users.

Back Office Conversion (BOC)

BOC is a special capability of **OnSite Deposit** that can, from a single back office location, remotely deposit all consumer-size check payments taken in person at point of sale by converting them to electronic Automated Clearing House (ACH) transactions. BOC eliminates the need for "at the register" systems and permits the merchant to convert daily receipts to ACH debits all at once. As a result, funds are available sooner and more predictably. Faster electronic clearing and accelerated notification of return items help to reduce potential losses compared to traditional check clearing. Additionally, ACH debits that are returned for NSF reasons can automatically be represented a second time.

Remittance Coupon and Accounts Receivable Conversion (ARC)

Another special capability of **OnSite Deposit** is remittance coupon processing. This processing enables **OnSite Deposit** to process consumer check/coupon payments. The system will scan the Optical Character Recognition (OCR) line on the coupon and the MICR line on the check to create an electronic deposit of funds and an Accounts Receivable update file that can be downloaded from the web or put on a CD. **OnSite Deposit remittance** capabilities have been enhanced by automatically detecting, during processing, all consumer-size check payments and converting those checks to ACH debits for deposit. By converting checks to ACH debit entries, the merchants lower deposit costs and take advantage of the fixed availability granted to all ACH debits. As a result, funds are available sooner and more predictably.

To find out more about OnSite Deposit or other BB&T business services, contact your BB&T relationship manager or call us at 1-800-810-5625.



BB&T *MyLink* Card

For 137 years, through good times and turbulent times, through world wars, depressions and recessions, BB&T has remained a solid, consistent guiding light for clients. What's powered that light is a strong set of values. Values that guide every move we make and ensure everything we do is in the best financial interest of our clients.

We invite you to experience a different level of client service and attention. We invite you to experience the BB&T difference.

To learn more about a complete Electronic Payroll Solution and *MyLink* Card Program ask your Relationship Manager or call 1-800-810-5625.



- Reduce payroll costs

- Expand direct deposit to all employees

- Build greater loyalty by offering a valuable benefit

- The fast, safe and convenient way to pay your employee

1-800-810-5625
BBT.com

C0006405007
Rev. 7/01/09

Simplify your payroll with the **BB&T MyLink Card**.

The **BB&T MyLink Card** is a reloadable Visa® debit card for your employees. Instead of issuing paychecks, you simply have the employee's pay directly loaded on their card each payday.



It's smart for your business.

Streamline your payroll process

- Expand direct deposit to **ALL** employees including short term employees and contract staff
- Save time and money spent generating and distributing paychecks
- Eliminate the hassle of reconciling live checks or reissuing lost or stolen checks
- Save money on stop-payment fees and payroll administration expenses

Easy to set up and manage

- Use your current direct deposit process
- No separate payroll account is needed
- Employee enrollment process is automated
- BB&T will provide education materials for your employees

It's great for your employees.

Saves them time and money

- Paycheck is deposited to the card automatically
- Funds are available immediately on payday
- A secure money management and budgeting tool that prevents the employee from overspending
- Eliminates check-cashing fees

Gives them more flexibility

- No credit check or bank account required
- Make purchases wherever Visa® debit cards are accepted
- Get cash at ATMs worldwide
- Make phone, mail-order and online purchases
- Balances can be checked anytime – online, by phone, at ATMs or by accessing BB&T Mobile Banking

Safer than carrying cash

- Unlike cash, the *MyLink Card* can be replaced if lost or stolen
- If the card is lost or stolen, the employee will not be responsible for unauthorized purchases

To learn more about the BB&T *MyLink Card* Program, ask your Relationship Manager or call **1-800-810-5625**.

BB&T MyLink

Service and Usage Fees

Amount of Fee

Monthly Maintenance **2.00**

FREE SERVICES:

Unlimited Point of Sale PIN to Include Cash Back	No Charge
Unlimited Point of Sale Signature	No Charge
Unlimited Bill Pay and Funds Transfer to Another BB&T Account	No Charge
Unlimited Online Access to Your Account Information	No Charge
Unlimited Mobile	No Charge
1 Free BB&T ATM Withdrawals Per Value Load ¹	No Charge
4 Free BB&T ATM Balance Inquires Per Month	No Charge
1 Free IVR Call Per Value Load	No Charge
1 Free Replacement Card Per Year	No Charge
1 Free Paper Statement Per Month	No Charge

Fee Schedule

BB&T ATM Withdrawal	\$2.00
Non BB&T ATM Withdrawal ²	\$2.00
BB&T ATM Balance Inquiry	\$1.00
Non BB&T ATM Balance Inquiry	\$1.00
ATM Decline Fee	\$1.00
ATM Withdrawal/Inquiry International	\$3.00
International Currency Conversion Rate	3%
IVR Calls	\$0.50
Customer Service Representative Call	\$2.95
Replacement Card	\$15.00
Replacement Card Express Delivery	\$15.00
Paper Statement	\$2.00
Cash Advances at Any Visa Bank	\$5.00

1. A value load is each time funds are added to your account by your employer.
2. You may incur surcharges and ATM network fees when using an ATM that does not display the BB&T logo. BB&T Member, FDIC.

Tarjeta de Conexión BB&T MyLink

Cargos de servicio y de uso

	Cargo
Mantenimiento mensual	2.00

SERVICIOS GRATUITOS:

Compras ilimitadas con número de identificación personal PIN en punto de venta incluyendo cambio en efectivo	Sin cargo
Compras ilimitadas con firma en punto de venta	Sin cargo
Pago de facturas y transferencia de fondos ilimitada a otra cuenta del banco BB&T	Sin cargo
Acceso ilimitado en línea a la información de su cuenta	Sin cargo
Transacciones móviles ilimitadas	Sin cargo
1 Retiro gratuito de cajero automático ATM de BB&T por abono ¹	Sin cargo
4 Consultas gratuitas de saldo de cajero automático ATM de BB&T por mes	Sin cargo
1 Llamada de voz interactiva gratuita por abono	Sin cargo
1 Reemplazo de tarjeta gratuito por año	Sin cargo
1 Estado de cuenta de papel gratuito por mes	Sin cargo

Lista de tarifas

Retiro de cajero automático ATM de BB&T	\$2.00
Retiro de cajero automático ATM que no sea de BB&T ²	\$2.00
Consulta de saldo en cajero automático ATM de BB&T	\$1.00
Consulta de saldo en cajero automático ATM que no sea de BB&T	\$1.00
Cargo por declinación de cajero automático ATM	\$1.00
Servicio de retiro/consulta internacional en cajero automático ATM	\$3.00
Tasa de conversión de divisas internacionales	3%
Llamadas de voz interactiva IVR	\$0.50
Llamada al representante de servicio al cliente	\$2.95
Reemplazo de tarjeta	\$15.00
Entrega exprés de reemplazo de tarjeta	\$15.00
Estado de cuenta de papel	\$2.00
Adelantos en efectivo en cualquier banco que acepte Visa	\$5.00

1. Se entiende por abono cada instancia en que su empleador agrega fondos a su cuenta.
2. Usted puede incurrir en sobrecargos en redes de cajeros automáticos ATM al usar un cajero automático que no tenga el logotipo de BB&T. BB&T Miembro de FDIC.