



FACTS

WHAT DOES BB&T DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and investment experience
- account balances and transaction history
- payment history and credit history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons BB&T chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does BB&T share?

Can you limit this sharing?

For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus; or, as permitted by law

Yes

No

For our marketing purposes – to offer our products and services to you

Yes

No

For joint marketing with other financial companies

Yes

No

For our affiliates' everyday business purposes – information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes – information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For nonaffiliates to market to you

No

We don't share.

To limit our sharing

- Call **1-888-800-3420** — our menu will prompt you through your choices.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-888-800-3420

Who we are

Who is providing this notice?

This notice is provided by certain specific companies* in the BB&T Corporate family, such as banks, consumer finance companies, securities broker-dealers, investment advisors, and mortgage companies.

What we do

How does BB&T protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Our employees are bound by our Code of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.

How does BB&T collect my personal information?

We collect your personal information, for example, when you

- open an account or provide account information
- apply for a loan or seek advice about your investments
- give us your employment history

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related in common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies with BB&T in their name such as BB&T Insurance Services, Inc., and BB&T Securities, LLC, and financial companies such as Sterling Capital Management, LLC.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include government entities, credit bureaus, insurance companies, companies that perform marketing services on our behalf, and companies that assist in servicing your loan(s) or account(s) with us.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial institutions such as insurance companies and financial product or service marketing companies.*

Other important information

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information.

- Accounts with California addresses will be treated as if you opted out of joint marketing arrangements.
- For Vermont customers. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

*BB&T Companies providing this notice are: BB&T Credit Services, Inc., BB&T Securities, LLC, Branch Banking and Trust Company, Regional Acceptance Corporation.