



CONSENT TO USE ELECTRONIC SIGNATURES AND RECORDS

BB&T is required by law to provide you with certain Records about your Account. With your consent, BB&T can deliver Records to you quickly and conveniently by displaying or delivering the Records to you electronically, and (a) requesting that you print the Records and retain it for your records; (b) requesting that you download the Records and retain it for your records; or (c) storing the Records for your future reference.

THIS CONSENT CONTAINS IMPORTANT INFORMATION WHICH YOU ARE ENTITLED TO RECEIVE BEFORE YOU CONSENT TO ELECTRONIC DELIVERY OF RECORDS. YOUR CONSENT ALSO PERMITS THE GENERAL USE OF ELECTRONIC RECORDS AND ELECTRONIC SIGNATURES IN CONNECTION WITH YOUR ACCOUNT. PLEASE READ THIS NOTICE CAREFULLY AND PRINT OR DOWNLOAD A COPY FOR YOUR FILES.

1. DEFINITIONS.

As used herein:

- “Account” means your checking, savings, money market, loan, line of credit, credit card, debit card or any prepaid card you have or obtain from us, as well as any online services, including BB&T OnLine, BB&T Small Business OnLine, and any other online product or service offered through our websites in which you have enrolled which is not otherwise governed by a Consent To Use Electronic Signatures And Records.
- “Records” means all documents related to an Account, product or service that you obtain from us, such as your credit application, your customer agreements, amendments to your customer agreements, consumer disclosures, billing statements, online bill payments and payment authorizations, transaction histories, privacy policies, extension and modification agreements and other servicing documents, and all other communication or information related to the Account, product or service you obtain from us, including any records we are required by law to provide to you in writing during the term of our business relationship with you.
- “We,” “us,” “our” and “BB&T” means the BB&T entity where your Account is held.
- “You” and “your” means the person giving this consent.

2. SCOPE OF CONSENT.

By giving your consent, you agree to conduct Account transactions with us either using your computer or mobile device, or an electronic device that we provide if you obtain your Account while visiting one of our physical locations, to receive, view and electronically sign Records. You agree that such electronic signatures will consist of clicking on buttons and/or checking boxes where indicated. You also consent to the use of electronic Records displayed on the computer you are using, as well as any Records that we send to you electronically. We may provide Records to you electronically by emailing them to you at

your email address, which may include the Records as attachments or as embedded links to a website that we operate and control. Your consent will be effective unless you withdraw it in the manner provided below.

Giving your consent, however, does not automatically enroll you in a particular Account. You must separately enroll in each Account that you wish to use.

3. WITHDRAWING CONSENT.

If you do not consent to the use of electronic signatures and Records, you can complete your transaction by visiting one of our physical locations in person to use paper documents that we will provide you. In addition, if you give your consent, but withdraw it before completing your transaction, you will not be able to complete your transaction online or using electronic signatures and documents. After you have completed your transaction, you may at any time withdraw your consent to receive Records electronically through the OnLine Service or by contacting us at **888-BBT-ONLINE (888-228-6654)** to update your profile information.

We will not impose any fee if you withdraw your consent to receive Records electronically. If you withdraw your consent to receive Records electronically, such withdrawal will not apply to Records that were furnished to you electronically before the date on which the withdrawal of your consent takes effect.

4. HOW TO UPDATE YOUR CONTACT INFORMATION.

You agree to provide us with your accurate personal contact information and to promptly notify us of any changes. If you have a working email address, your personal contact information must include that email address. You can update your contact information (including your email address) through the online service or by contacting us at **888-BBT-ONLINE (888-228-6654)**.

5. OBTAINING PAPER COPIES.

At any time and without charge, you may obtain free paper copies of your Records from us by through the online service or by contacting us at **888-BBT-ONLINE (888-228-6654)** to request that a free paper copy be mailed to you. If you are viewing this document at one of our locations, you may obtain free paper copies of your Records by printing them from our device as you view and sign each Record. You can also obtain a free paper copy of any Record by choosing to have your Records emailed to you, where you can view and print your Records using your device. The request for a paper copy of a Record will not by itself constitute a withdrawal of your consent to receive Records electronically. We reserve the right, but are not required, to send a paper copy of any Record you authorize us to provide electronically.

6. HARDWARE AND SOFTWARE REQUIREMENTS.

In order to use electronic signatures and Records you need to have an electronic device with internet access that supports the use of Microsoft Internet Explorer 7.0 or higher, Mozilla Firefox 3.5 or higher,

Chrome, Safari 5.0 or higher, or an equivalent. You also need hardware as necessary to support this software, including, without limitation, an electronic device using a Windows 98, NT, 2000, ME XP, Vista or Windows 7 operating system which supports 128-bit encryption, sufficient storage space to save copies of your Records, and a printer if you wish to print paper copies. You will need a program that can view, save and print PDF files (such as Adobe Reader 6.0 or higher). The device that we provide at our location has all of the necessary hardware and software for you to use electronic Records and signatures. You will also need a working email account to receive, view, sign and print your Records. To verify that you have all of the necessary hardware and software for you to use electronic Records and signatures on your devices, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this document to an address where you will be able to print on paper or save it for your future reference and access. If we ever change the hardware or software requirements in a way that creates a material risk that you will not be able to access or retain a Record that we previously sent you, we will send you notice of the revised requirements.

7. CONSENT TO USE ELECTRONIC SIGNATURES AND RECORDS.

By clicking the “Accept” box, you hereby agree that:

- You have read this consent;
- You will use electronic signatures and Records to complete your transaction;
- The electronic signatures and Records will have the same legal effect as written and signed paper documents;
- You have the necessary hardware and software to view, save and print copies of Records and to receive Records that we send to you by email; and
- Until or unless you notify us as described above to revoke your consent, your consent applies to every Record that we may send you related to an Account.

If you do not accept, click on “Opt Out” and return to <https://www.BBT.com>.