





ELIZABETH M G YAGATILEE
Account Number: ##### 2902

Statement Closing Date:
September 15, 2017

Summary of Account Activity		
Previous Balance		\$ 446.16
Payments	-	446.16 -
Other Credits	-	36.31 -
Other Debits	+	0.00
Purchases	+	423.78
Cash Advances	+	0.00
Special	+	0.00
Fees Charged	+	0.00
Interest Charged	+	0.00
NEW BALANCE		\$ 387.47
Credit Limit		\$18,000.00
Available Credit		17,612.53
Available Cash		3,600.00
Amount Over Limit		0.00
Amount Disputed		0.00
Statement Closing Date		09/15/17
Days in Billing Cycle		30

Payment Information	
New Balance	\$ 387.47
Total Minimum Payment Due	\$ 25.00
Payment Due Date	10/10/17
Late Payment Warning: IF WE DO NOT RECEIVE YOUR MINIMUM PAYMENT BY THE DATE LISTED ABOVE, YOU MAY HAVE TO PAY A LATE FEE UP TO \$37.	

Contact Information	
 Customer Service: (800) 476 - 4BBT (4228)	 Visit us on the web at: www.BBT.com
 Please send Billing Inquiries and Correspondence to: BANKCARD SERVICE CENTER PO BOX 698 WILSON, NC 27894-0698	 Please Mail Your Payments to: PO BOX 580435 CHARLOTTE NC 28258-0435

Transactions					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/16	08/17	PPLN13 001	75230957228484701488659	MOCTEZUMAS TAQUERIA COLUMBIA SC	\$ 5.31
08/18	08/20	PPLN13 001	25247807230003055028298	TAZIKIS MEDITERRANEAN COLUMBIA SC	9.34
08/19	08/21	PPLN13 001	55483827232400005693393	WAL-MART #4379 COLUMBIA SC	14.78
08/27	08/28	PPLN13 001	05436847240000230031483	DOLLAR TREE COLUMBIA SC	9.49
08/27	08/28	PPLN13 001	05410197239091016273228	TARGET 00011999 COLUMBIA SC	47.06
08/28	08/29	PPLN13 001	05436847241000259669790	CVS/PHARMACY #04156 COLUMBIA SC	9.00

NOTICE: SEE REVERSE SIDE OF FIRST PAGE FOR IMPORTANT INFORMATION
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BB&T
PO BOX 200
WILSON NC 27894-0200

54080270930329020000387470000025008

Account Number ##### 2902

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
09/15/17	\$387.47	\$25.00	10/10/17

\$

AMOUNT OF PAYMENT ENCLOSED

ELIZABETH M G YAGATILEE
902 PINE SPRINGS RD
COLUMBIA SC 29210-6324



MAKE CHECK PAYABLE TO:

BB&T
PO BOX 580435
CHARLOTTE NC 28258-0435

23 290 209 5 250 1 1 18 54080 270930

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

BB&T
PO Box 200
Wilson, NC 27893
You may also contact us on the Web: Bbt.com

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (NOTE: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing [or electronically] at:

BB&T
PO Box 200
Wilson, NC 27893
Bbt.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Special Rule For Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

PAYMENT IN FULL DISCLOSURE

The Bank will not be obligated to accept any check, money order, or other payment instrument marked "payment in full" delivered on any disputed account, loan balance, fee, or expense owed, and the Bank expressly reserves the right to reject all such payment instruments. All communications concerning any disputed amounts owed, including without limitation any payment instrument tendered in good faith as full satisfaction of the amount owed, must be sent to the address listed under "Inquiries" on the front of this statement.

Borrower agrees that if he or she fails to send any communication, check, money order or other payment instrument purporting to pay any disputed amount due hereunder in full, to the address designated above, the obligation referred to will not be satisfied, and shall be deemed not to have been made in good faith, even if such payment instrument is inadvertently processed by the Bank.

GUIDELINES FOR PAYMENTS

Payment is due by the date specified on your statement. Payments may be made:

- At the teller line during normal business hours
- Through BB&T Phone24 by 6 pm EST
- Through BB&T OnLine by 6 pm EST
- By mail - To ensure prompt processing of your payment, please mail to the address shown on your statement: BB&T, PO Box 580435, Charlotte, NC 28258-0435. Payments must be received by the due date. Please allow at least 5 days for mail delivery. In order to receive prompt credit, please include the payment coupon with the payment. Only checks or money orders will be accepted.

EXPLANATION OF THE INTEREST CHARGE

The amount(s) which appears on the reverse side in the column headed "Balance Subject to Interest Charge" has been determined in one or more of the following ways, as indicated by the letter printed in the column headed "ICM" (Interest Charge Calculation Method):

METHOD G AND A, MONTHLY RATE- We figure the interest charge on your account by applying the periodic rate to the "balance subject to interest charge" of your account (including current transactions). To get the "balance subject to interest charge" we take the beginning balance of your account each day, add any new purchases and/or advances, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "balance subject to interest charge."

METHOD G AND A, DAILY RATE - We calculate the interest charge on this portion of your account by applying the daily periodic rate to the beginning daily balance plus any new purchases and/or advances and fees less any payments or credits. To calculate the daily balance we take the beginning balance of your account each day, add any new purchases and/or advances, fees and any finance charge on the current day's balance, and we subtract any payments or credits. This gives us the daily balance. To get the "balance subject to interest charge," we add up all the daily balances for the billing cycle and divide the total number of days in the billing cycle. This gives us the "balance subject to interest charge."

FEDERAL TRUTH IN LENDING DISCLOSURE UPON RENEWAL OF ANNUAL FEE

If your account is subject to an Annual Fee, then when the renewal Annual Fee is billed on your statement, you will have 30 days from the time the statement is mailed to avoid paying the fee and have the fee credited if you terminate credit availability under the account. You may use the card during the interim period without having to pay the fee. To terminate credit availability, send to us your written request for termination along with all issued credit cards cut in two.

DISPUTES

If you have properly notified us of a billing error, then you are not required to pay any disputed amount(s) or any portion of the minimum payment attributable to such disputed amount(s) until we comply with the billing error resolution procedures previously disclosed to you. However, you must pay that portion of the minimum payment attributable to amounts not disputed.



To report a lost or stolen card, please call 1-800-476-4228 and select option 1.
To dispute an item(s) please call 1-866-907-0507 or write to:
Customer Service, P.O. Box 30495, Tampa, FL 33630-3495



ELIZABETH M G YAGATILEE
Account Number: ##### 2902

Statement Closing Date:
September 15, 2017

Transactions...Continued						
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount	
08/28	08/29	PPLN13 001	55436877240262404731106	PALMETTO ENT COLUMBIA SC	44.40	
08/29	08/31	PPLN13 001	05436847242100057903984	OFFICE DEPOT #332 COLUMBIA SC	13.48	
09/04	09/05	PPLN13 001	05436847248000236760913	CVS/PHARMACY #04156 COLUMBIA SC	6.73	
09/05	09/06	PPLN13 001	55483827249400004583406	WAL-MART #4379 COLUMBIA SC	10.66	
09/07	09/08	PPLN13 001	05436847251000289795166	CVS/PHARMACY #04156 COLUMBIA SC	9.00	
09/07	09/08	PPLN13 001	55310207251286251500147	PH240.1 COLUMBIA WMS COLUMBIA SC	52.67	
09/07	09/08	PPLN13 001	55310207251286251500154	PH240.1 COLUMBIA WMS COLUMBIA SC	126.41	
09/08	09/11	PPLN13 001	05140487252710034813210	ALDI 66039 COLUMBIA SC	38.48	
09/10	09/11	PPLN13 001	05436847254000205583750	CVS/PHARMACY #04156 COLUMBIA SC	1.80	
09/11	09/12	PPLN13 001	05436847255000224163823	CVS/PHARMACY #04156 COLUMBIA SC	9.00	
09/14	09/15	PPLN13 001	55480777258207092900261	PALMETTO EAR NOSE THRO COLUMBIA SC	16.17	
Payments Adjustments and Other						
08/16	08/20	000	55483827230360014589549	CREDIT VOUCHER WAL-MART #4379 COLUMBIA SC	12.67 -	
09/06	09/07	000	55499677250091664000661	CREDIT VOUCHER ROSES STORE #549 COLUMBIA SC	10.80 -	
09/08	09/10	000	00000000000	M-APP TRANSFER	446.16 -	
09/09	09/14	000	55436877256122532602895	CREDIT VOUCHER HAMRICKS OF COLUMBIA COLUMBIA SC	12.84 -	
TOTAL PAYMENTS OR ADJUSTMENTS					\$	482.47 -
2017 Totals Year To Date						
Total Fees Charged in 2017					\$	0.00
Total Interest Charged in 2017					\$	0.00

Important Messages

EARN MONEY THE EASY WAY WITH BB&T DEALS. SIMPLY LOG ON TO U BY BB&T FROM YOUR COMPUTER OR MOBILE DEVICE, CLICK ON AN OFFER AND GET READY TO EARN CASH BACK! THE MORE YOU SHOP WITH YOUR BB&T CREDIT CARD, THE MORE CASH BACK YOU CAN EARN. IT'S AS EASY AS "CLICK. SHOP. EARN." LOG IN TO BBT.COM/U AND START EARNING TODAY.

SHOP WITH CONFIDENCE - YOUR BB&T CREDIT CARD HAS YOU COVERED! HAVE PEACE OF MIND KNOWING YOU ARE PROTECTED WHILE YOU SHOP, WITH REAL-TIME FRAUD MONITORING AND ZERO LIABILITY ON UNAUTHORIZED PURCHASES.

YOU HAVE 33083 BB&T REWARDS POINTS AS OF THE FRIDAY PRIOR TO YOUR STATEMENT CLOSING DATE. TO REDEEM YOUR POINTS OR TO CHECK YOUR CURRENT POINTS BALANCE, SIMPLY LOGIN TO BB&T ONLINE OR CALL (800) 810-4286.

Interest Charge Calculation/Plan Level Information								
Plan Name	Plan Description	ICM ¹	Previous Balance	Balance Subject to Interest Rate	Periodic Rate ²	Annual Percentage Rate (APR) ³	Interest Charge	Ending Balance
Purchases								
PPLN13 001	PURCHASE	G	\$446.16	\$0.00	0.02232% (D)	8.1500% (V)	\$0.00	\$387.47
Cash								
CPLN40 001	CASH	A	\$0.00	\$0.00	0.04150% (D)	15.1500% (V)	\$0.00	\$0.00
TOTAL			\$446.16	0.00			\$0.00	\$387.47
¹ ICM Interest Charge Method: See reverse side of Page 1 for explanation. ² Periodic Rate (M) = Monthly (D) = Daily ³ Your Annual Percentage Rate (APR) is the annual interest rate on your account. (V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.								

