



## BB&T@Work

### Financial Wellness In Motion

If you stress about your finances, you're not alone. Recent studies show 67% of employees indicated they were stressed about their finances.<sup>2</sup> And many people think sound financial advice is only available to those who are well off, with money to invest.

Fortunately, because your employer offers BB&T@Work, you're already on the path to becoming happier, more secure and less stressed about your financial future. BB&T@Work can help everyone set financial wellness in motion, offering resources you need to succeed in your financial life.

NUMBER

1

Financial matters are the No. 1 source of stress for all generations, especially millennials<sup>2</sup>

67%

67% of employees say they're financially stressed<sup>2</sup>

33%

33% of employees say they're stressed about finances while working.<sup>2</sup>

**BB&T** @Work

As an employee of a BB&T@Work member company, you're granted access to a comprehensive package of financial tools and services.

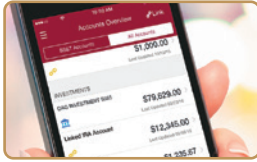
### Face-to-face consultation

Receive a financial review and consultation from a BB&T personal banker, covering everything from everyday banking, loans<sup>1</sup>, investments<sup>3</sup>, insurance<sup>3</sup> and more.



### Financial education

The BB&T Financial Foundations Program offers easy-to-follow, interactive online courses that cover everything from savings and retirement planning, to mortgages, insurance and credit. Plus, it's all free!



### U by BB&T, available with BB&T account

- Online budgeting and goal setting
- Vantage Credit Score<sup>5</sup>
- Account aggregation and categorized spending history

### Elite@Work Checking

- Monthly maintenance fee waived with combined ACH direct deposits totaling \$750 or more per statement cycle or when other waiver requirements are met.<sup>6</sup>
- Free first order of personalized checks
- Four no-fee transactions per statement cycle at non-BB&T ATMs (fees may be charged by ATM owner)
- Bonus interest rates on select CDs and IRAs
- A no-cost 3"x5" or smaller safe deposit box (or a \$40 annual discount on larger sizes)
- No-fee money orders and official checks
- And more!

**For more information or to enroll online in BB&T@Work Financial Wellness, visit [BBT.com/atworkwellness](http://BBT.com/atworkwellness)**

- Go to [BBT.com/atworkwellness](http://BBT.com/atworkwellness)
- Select – Open an Account:
- Select – Checking – Get Started
- Select state of your current drivers' license or ID
- Enter the BB&T@Work Code:
- Select desired accounts (Elite@Work & eSavings are most popular for Financial Wellness participants)



- Almost done! Continue to complete personal information
- Download the U by BB&T app from Google Play™ or the App Store® and start using your new resources!

<http://www.truist.com/purpose/money-and-mindset>

Deposit and loan products are offered through Branch Banking and Trust Company. Member FDIC and an Equal Housing Lender. 🏠

All accounts subject to bank approval. Credit products are subject to credit approval. Only deposit products are FDIC insured.

<sup>1</sup> Loans, lines of credit and credit cards are subject to credit approval.

<sup>2</sup> PWC 2019 Employee Financial Wellness Survey.

<sup>3</sup> Investment solutions are provided by BB&T Investments and BB&T Scott & Stringfellow, divisions of BB&T Securities, LLC, member FINRA/SIPC. BB&T Securities, LLC, is a wholly owned nonbank subsidiary of BB&T Corporation. Securities and insurance products or annuities sold, offered or recommended by BB&T Investments and BB&T Scott & Stringfellow are not a deposit, not FDIC insured, not guaranteed by a bank, not insured by any federal government agency and may lose value.

<sup>4</sup> Automatic Overdraft Protection Transfers are \$9 per transfer in excess of two per statement cycle (limit of one fee per linked account per day).

<sup>5</sup> Your credit score is calculated using the VantageScore 3.0 model based on Equifax data and is provided to help you understand your creditworthiness. While VantageScore 3.0 is used by many lenders for credit decisioning, BB&T and others may use a different VantageScore credit score or a different type of credit score to assess your creditworthiness. BB&T and others may also consider other information when making credit decisions. Accounts not reported to or subsequently deleted from your file at Equifax may not be reflected in your credit score. Equifax is a registered trademark of Equifax Inc. VantageScore is a registered trademark of VantageScore Solutions, LLC.

<sup>6</sup> BB&T Elite@Work maintenance fee \$15. Monthly maintenance fee waived with combined ACH Direct Deposits totaling \$750 or more per statement cycle. In addition to direct deposit, other options for avoiding monthly fees are available. Visit your local financial center or speak with a BB&T representative for details.

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