



Open a new personal checking account and get \$50¹

BB&T offers a variety of personal checking accounts to meet your needs and for a limited time, BB&T will give you \$50 when you open a personal checking account for the first time.¹

In addition to \$50, you'll get access to U by BB&T, the next generation of mobile and online banking. U gives you enhanced tools and features that help you see the big picture when it comes to your finances and plan for what's next.

Getting the reward is easy:

- Make sure the Friend Code is entered into the code box. If not, enter it.
- Select **Get Started** and open your new account.
- BB&T will deposit \$50 into your account once all qualifiers¹ for the incentive, listed below are met. Earn up to \$250 when you refer more friends.¹

We hope you enjoy banking with BB&T!

Need Help?

Call 800-226-5228, option 4

Your Friend Code:

If you don't see your code above, please enter it now.

Get Started

¹This offer applies to clients who open a new personal checking account with a valid Friend Code in a BB&T financial center or online using the BB&T Refer-a-Friend online account opening application between Jan. 9, 2018 and Dec. 31, 2018. The new personal checking account must be the first checking account at BB&T for all of its owners to be eligible for the offer. MoneyAccounts, savings accounts, and business checking accounts are not eligible. If referred individual chooses to open an account in a BB&T financial center, he or she must provide a valid Friend Code at the time of account opening. When referring a friend, each party may be aware the other is a client of BB&T. All measures to protect client-sensitive information and confidentiality apply. In addition, each party understands failure to receive an account bonus means a referred account did not meet offer criteria outlined below and does not imply an account application was denied. BB&T associates are not eligible.

Referring Client Incentive: A \$50 incentive is available to a referring client for each referred individual who meets the qualifiers required for this offer. An existing client may be incented for referring a maximum of five friends for a potential total incentive of \$250. Existing client must have a BB&T personal checking account in good standing with a balance equal to or greater than \$100 at the time we review account eligibility (anytime between 60-120 days of the referred account's opening date) to be eligible. Accounts are only reviewed once.

Referred Client Incentive: A \$50 incentive will be paid to a referred client who meets the requirements of this offer. Offer is available for new personal checking accounts opened in a BB&T financial center or online through the BB&T Refer-a-Friend online account opening application between Jan. 9, 2018, and Dec. 31, 2018, when a valid Friend Code is used at the time of account opening. The client's account must be in good standing with a balance equal to or greater than \$100 at the time we review account eligibility (anytime between 60-120 days of account opening date) to be eligible. Accounts are only reviewed once. Normal minimum account opening balances apply.

All referral and account opening bonuses will be credited to eligible accounts through direct deposit within 120 days from account opening and reported to the IRS as required by law. Offer cannot be combined with any other offer or promotion. Some BB&T checking account options accrue interest. For example, an Elite Gold account earns 0.01% annual percentage yield (APY) for balances \$0 - \$2,499, 0.01% APY on balances of \$2,500 - \$24,999 and 0.01% APY on all balances \$25,000 - \$99,999,999,999 in North Carolina; rates good as of Jan. 1, 2018, and are subject to change. All standard account opening procedures, disclosures and opening balance requirements apply. In addition to all qualifiers listed above, non-resident alien clients must also submit a valid Form W-8, NRA Certification Statement and a copy of their passport to BB&T by the time the account is reviewed for incentive eligibility as described above.

Branch Banking and Trust Company, Member FDIC.

[BB&T Complete Client Protection \(https://www.bbt.com/privacy-and-security/privacy/complete-client-protection.page\)](https://www.bbt.com/privacy-and-security/privacy/complete-client-protection.page)