

You've spent money on books, phone, and food. Now earn \$100 when you open up a new checking account.

Terms Apply.



Earn \$100 for opening a new BB&T Student Banking account and completing 10 or more qualifying debit card transactions within 90 days of account opening.

Offer valid for new BB&T checking clients only. After 90 days, BB&T will review the new account, and if all requirements are met, the reward will be credited to the new checking account within four weeks.

Save on fees while you study.

- No monthly maintenance fee if you are a student age 23 or younger.¹ No minimum balance required.
- Avoid a \$3 paper statement fee. Turn off paper statements within online banking.²
- Get two non-BB&T ATM transactions per statement cycle with no fee from BB&T.³

Spend smart while you're at school.

- BB&T Debit Card with BB&T Deals⁴ that you earn cash back.
- Personalize your debit card to make it unique like you.
- With Zelle®, in mere minutes,⁵ send and request money with people you know.
- Temporarily turn off your debt card, set daily spending limits, and turn on alerts.⁶



For more information or to open an account, scan QR code or visit [BBT.com/student100](https://www.bbt.com/student100).

Consultant Name _____

Email Address _____

Phone Number _____

1. Select – Open an Account
2. Select – Checking / Get Started
3. Select state of your current driver's license or ID
4. **Enter the BB&T@Work Code:**

5. **Enter the promotional code: BDCGL (required)**
6. Select BB&T Student Banking
7. Almost done! Continue to complete personal information

Offer ends August 31, 2021

BB&T | Now Truist

TERMS AND CONDITIONS:

How to Earn \$100:

1. Open a new BB&T Student Banking checking account
2. Complete 10 or more qualifying debit card transactions* within 90 days of account opening
3. After 90 days, BB&T will review the new account, and if all requirements are met, the reward will be credited to the new checking account within 4 weeks.

¹ **Offer:** BDCGL must be entered at account opening. BB&T reserves the right in its sole discretion to limit the number of promo code uses. Valid for new BB&T Student Banking checking accounts opened from 5/10/2021 through 8/31/2021. Must open in a BB&T branch, in the U by BB&T app, or online at BBT.com. **Anticipated graduation date must be entered at account opening.** Reward limited to 1 per account and per client. Not available if client closed a BB&T personal checking account in the last 12 months from the promotion start date or has an open account. **Primary account holder must be 18 or older at the time of account opening.** Applications subject to credit history review & approval. BB&T now Truist employees not eligible. Offer available only to U.S. residents with a U.S. address and a valid U.S. taxpayer identification number. No minimum opening deposit required for Student Banking checking accounts. Any account not in good standing, closed or with a balance ≤\$0 at the time of review will not receive the reward. Offer is nontransferable, can't be combined with others, may be discontinued at any time, and is subject to change. BB&T will report the value of any incentive received by any offer to the IRS as required by law.

Account Info: Upon 24th birthday or upon reaching the graduation date provided to the Bank, whichever occurs later, the account will be converted to BB&T or Truist Bright Banking or BB&T Back to Basics (available in NJ or PA only). Client will receive a letter stating that their account will convert within 60 days of account graduation. BB&T Back to Basics and BB&T Bright Banking accounts are subject to a monthly maintenance fee. For current fee information, please refer to the BB&T Personal Products Pricing Guide at <https://www.bbt.com/banking/at-a-glance.html>.

* **Qualifying Debit Card Transactions:** Qualifying purchases or payments must be made using the BB&T Debit Card associated with the newly opened Student Banking checking account. Only PIN Point of Sale and signature-based purchases (including small dollar purchases that do not require a signature), contactless/wallet transactions, Internet purchases, phone or mail order purchases or automatic bill payments using the BB&T Debit Card number and expiration date qualify. Person-to-person payments, cash advances, ATM transactions or inquires, tax payments, payments for stored-value cards, wire transfers, money transfers, money orders, cashier checks, quasi cash, traveler's cheques or purchases of monetary instruments do not qualify. **Debit card transactions must post to the account within the 90-day period from account opening.**

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- ¹ Upon 24th birthday or upon reaching the graduation date provided to the Bank, whichever occurs later, the account will be converted to BB&T Back to Basics.
- ² Accounts are subject to a \$3.00 paper statement fee if clients do not enroll in online banking and elect to receive electronic statements
- ³ Clients whose accounts were opened in IN, KY, and OH receive four non-BB&T ATM transactions per statement cycle with no fee from BB&T. In all states, other institutions' service fees may apply.
- ⁴ BB&T Personal Credit, Personal and Business Debit, and MoneyAccount cards are eligible for BB&T Deals. There is no monthly fee and no charge for enrolling in BB&T Deals. Credit Cards are subject to credit approval. For complete details refer to Terms and Conditions at BBT.com/Deals.
- ⁵ *Zelle* and the *Zelle*-related marks are wholly owned by Early Warning Services, LLC, and are used herein under license. *Zelle* is a fast way to pay those you know and trust. *Zelle* is available to almost any bank account in the U.S. Must have a bank account in the U.S. to use *Zelle*. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*. When using *Zelle*, be sure to have correct contact information and treat *Zelle* the same as sending cash.
- ⁶ Fees from your mobile or data carrier may apply. Must have online banking to use these services.
- Zelle* and the *Zelle* related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

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