



Branch Banking & Trust Co. (BB&T)

“The Banking Partnership”

By: Justin Elshire, VP

BB&T

PARTNERSHIP

- A relationship between individuals or groups that is characterized by mutual cooperation and responsibility, as for the achievement of a specified goal.



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Overview of Branch Banking & Trust Company (BB&T)

BB&T was founded in 1872 by Alpheus Branch.

Today, BB&T is the 9th largest financial holding company in the United States with more than \$168 billion in assets.

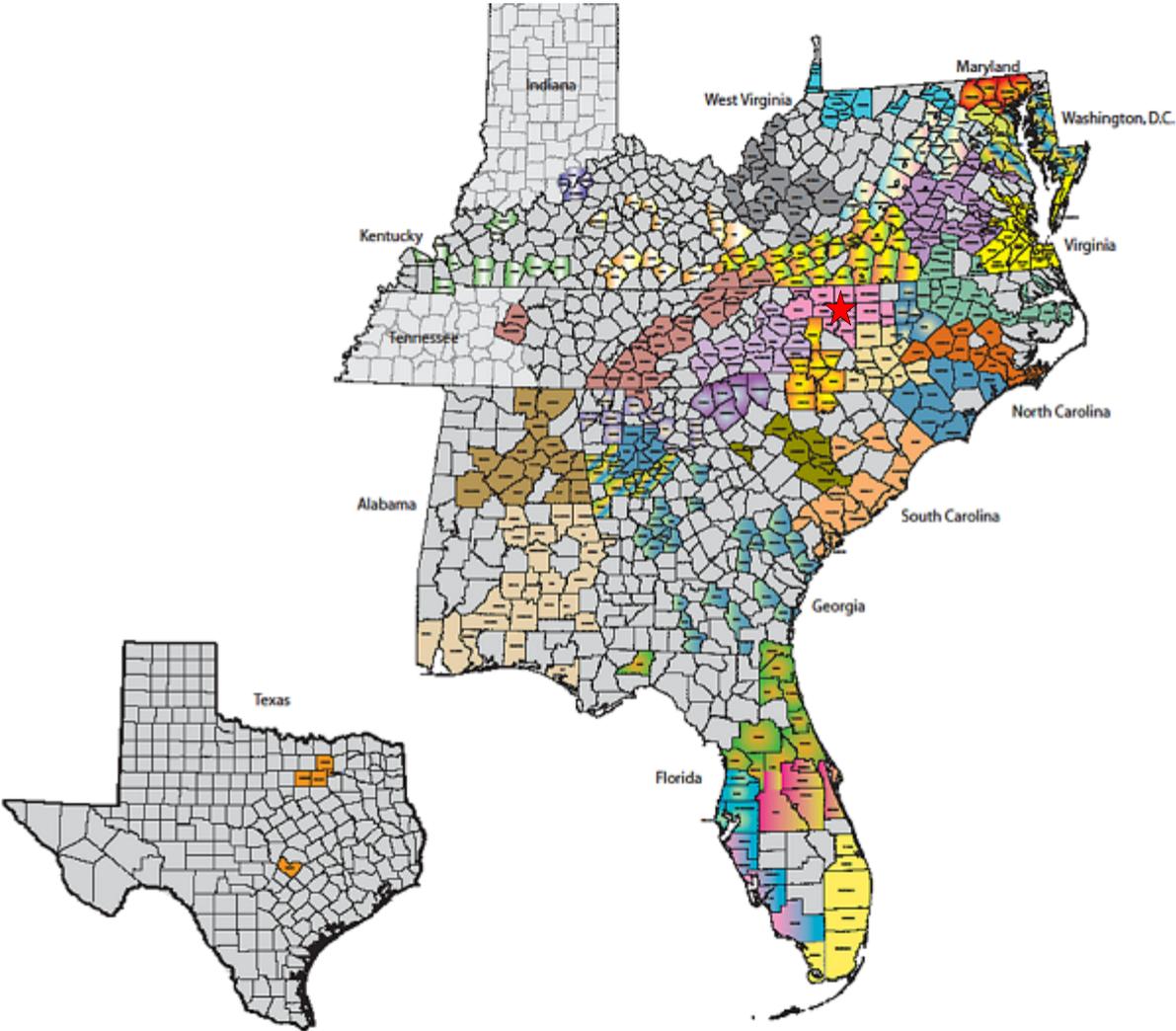
Headquartered in Winston-Salem, North Carolina, BB&T's footprint covers 12 states and Washington, DC.

BB&T offers a comprehensive array of products and services, and just under 1,800 branch locations within 36 regions, spanning the Carolinas, Virginia, Maryland, Georgia, Alabama, Texas, Tennessee, Kentucky, West Virginia, Florida, Indiana, and Washington, D.C.

BB&T Market Coverage

<u>Financial Centers</u>	
394	in VA
361	in NC
273	in FL
170	in GA
130	in MD
116	in SC
89	in KY
87	in AL
78	in WV
57	in TN
22	in TX
12	in DC
2	in IN
<hr/>	
1,791	Total

★ **BB&T Headquarters**



The World's Strongest Banks

INSTITUTIONS FROM CANADA, SINGAPORE AND THE U.S. DOMINATE OUR LIST, FOLLOWED BY HONG KONG AND SWEDEN.

	OVERALL SCORE	TIER 1 CAPITAL TO RISK-WEIGHTED ASSETS	NUMBER OF BRANCHES TO TOTAL ASSETS	LOAN LOSS RESERVES TO NONPERFORMING ASSETS	DEPOSITS TO FUNDING	EFFICIENCY (COSTS TO REVENUE)
 SMALLER NUMBER MEANS HIGHER RANKING						
 BIGGER NUMBER MEANS HIGHER RANKING						
1 OVERSEA-CHINESE BANKING (SINGAPORE)	14.2	14.4	0.4	135.4	81.7	44.0
2 BOC HONG KONG HOLDINGS (HONG KONG)	14.9	12.5	0.0	348.1	80.7	39.0
3 CANADIAN IMPERIAL BANK OF COMMERCE (CANADA)	16.4	14.7	0.5	89.3	90.5	59.7
4 TORONTO-DOMINION BANK (CANADA)	18.0	13.0	0.3	105.3	88.6	60.6
5 NATIONAL BANK OF CANADA (CANADA)	19.8	13.6	0.3	135.1	71.9	63.6
6 ROYAL BANK OF CANADA (CANADA)	20.8	13.3	0.3	82.0	81.9	60.0
7 UNITED OVERSEAS BANK (SINGAPORE)	21.8	13.5	1.1	106.7	83.6	43.6
8 DBS GROUP HOLDINGS (SINGAPORE)	23.3	12.9	0.9	107.0	79.8	41.2
9 HANG SENG BANK (HONG KONG)	23.8	11.6	0.2	94.3	93.4	57.0
10 SVENSKA HANDELSBANKEN (SWEDEN)	24.7	18.4	0.3	60.7	34.3	47.1
11 BANCO SANTANDER BRASIL (BRAZIL)	26.4	17.5	3.3	85.5	77.5	40.5
12 STANDARD CHARTERED (U.K.)	26.8	13.7	0.7	63.4	76.9	56.2
13 JPMORGAN CHASE (U.S.)	27.0	12.3	0.5	250.2	62.5	61.1
CHINA CONSTRUCTION BANK (CHINA)	27.0	11.0	0.6	241.4	88.8	36.5
BANCO BRADESCO (BRAZIL)	27.0	12.4	0.9	278.6	76.9	57.0
16 CREDIT SUISSE GROUP (SWITZERLAND)	29.5	15.2	0.2	53.0	43.6	65.3
17 PNC FINANCIAL SERVICES GROUP (U.S.)	29.6	12.6	1.5	104.6	83.7	62.4
18 BANK OF NOVA SCOTIA (CANADA)	29.9	12.2	0.7	68.9	85.5	55.3
19 SKANDINAVISKA ENSKILDA BANKEN (SWEDEN)	30.7	15.9	0.8	59.8	51.4	60.7
20 BB&T (U.S.)	31.7	12.5	1.4	92.1	83.1	66.0

*Banks' ranks on each of the five criteria were weighted and summed to determine the results. All other figures are ratios. Data are for each bank's 2011 fiscal year. Includes banks with at least \$100 billion in total assets. Source: Bloomberg

BB&T in the National Spotlight

BB&T Corporation is consistently ranked among the country's most sound and profitable financial institutions.

BB&T is included in the S&P 500 index and listed on the New York Stock Exchange under the trading symbol "BBT".

Our web address is www.BBT.com

- ***Greenwich Associates*** awarded BB&T 19 National Excellence Awards in Middle Market & Small Business Banking – most awards won by any U.S. bank for the 2nd consecutive year. BB&T has received 61 Greenwich Awards since 2009, more than any other bank.
- ***Ranked No. 1*** among financial services firms in a national survey of ‘customer advocacy’ by ***Forrester Research***.
- ***Ranked Most Prestigious Regional Bank Wealth Mangers*** in 2010 by the ***Luxury Institute***.
- Among the top 100 “***Best Corporate Citizens***” by ***Corporate Responsibility Officer*** magazine.
- BB&T University ranked ***# 2 BEST in training*** by ***Training+Development*** magazine.
- BB&T Insurance Services, which operates more than 120 agencies in 20 states, is the ***6th Largest Insurance Agency*** in the U.S., and the 6th largest in the world.
- Ranked as the nation’s ***No. 1 small business-friendly*** financial holding company by the ***U.S. Small Business Administration*** for the 5th time in the past seven years.
- ***401k Exchange*** ranked BB&T ***No. 1*** for investment options; education/communications; and fund performance.
- ***BB&T Factors*** is the ***8th largest*** domestic factoring company in the U.S.
- ***Six (6) BB&T Capital Markets analysts*** achieved the “***Top Equity Analyst***” award from ***The Wall Street Journal***.
- ***Rated Highest in Residential Mortgage Customer Service Satisfaction*** in 2011 by ***J.D. Power & Associates***.



Safety & Soundness

Company	Outlook	S&P	Moody's	Fitch	Tier-1	Bauer
Branch Banking & Trust Co. (BB&T)	Stable	A+	A1	A+	12.30%	5-stars

- 1 of three U.S. regional peer banks to **make money every Quarter during** this 4-year Economic Downturn.
- 1 of the first banks in the country to obtain approval to **increase our dividend** (Q1–2011).
- BB&T has **paid a cash dividend** to its shareholders **every year since 1903**.



The BB&T Difference

Soundness and Strength:

- BB&T enjoys a 140 year history; has paid a cash dividend every year since 1903; & is a *S&P Dividend Aristocrat*.
- One of three U.S. regional peer banks to make money every quarter during this 4-year Economic Downturn.

Community Banking Model:

- 95 percent of key banking decisions are made locally.
- Expertise and product offerings of the 10th Largest financial holding company; combined with our
- Structure allows BB&T to be as big as you **need** us to be, and as small as you **want** us to be.

Comprehensive Menu of Products and Services:

- BB&T offers a full range of financial products & services:

- | | | |
|--------------------------------------|--|--|
| • <i>Asset Based Lines of Credit</i> | • <i>Cash Management</i> | • <i>Employee Banking – BB&T @ Work</i> |
| • <i>Commercial Real Estate</i> | • <i>Leasing</i> | • <i>Retirement Plan Services</i> |
| • <i>Insurance</i> | • <i>Capital Markets</i> | • <i>Corporate & Institutional Trust</i> |
| • <i>Factoring</i> | • <i>Payroll Services</i> | • <i>Brokerage & Mutual Funds</i> |
| • <i>Merchant / Bankcard</i> | • <i>Personal Banking Services</i> | • <i>Trust Services</i> |
| • <i>Association Services</i> | • <i>Wealth & Asset Management</i> | • <i>Floor Plan Financing</i> |
| • <i>International Services</i> | • <i>Residential Mortgages</i> | • <i>ABL Lines of Credit</i> |

A High Level of Expertise & Client Orientation:

- BB&T's reputation was built on loyal, responsive customer service.
- Competitive advantage is our ability to tailor financial solutions to meet the unique needs of each client.

Consultative Approach to Relationship Management:

- BB&T listens to its clients; we work hard to understand your business to deliver ideas and solutions that will help you Save Time & Make More Money!



BB&T

The Perfect Client Experience...One Client at a Time



Reliable: We are dependable (since 1872) – you can count on us.

Responsive: We will act quickly to respond to your needs.

Empathetic: We will always listen to your point of view.

Competent: We are equipped with skills & knowledge to help you.

The fundamental difference between BB&T and our competitors is our commitment from each Employee to make a difference in every client relationship.

Commercial Banking Services



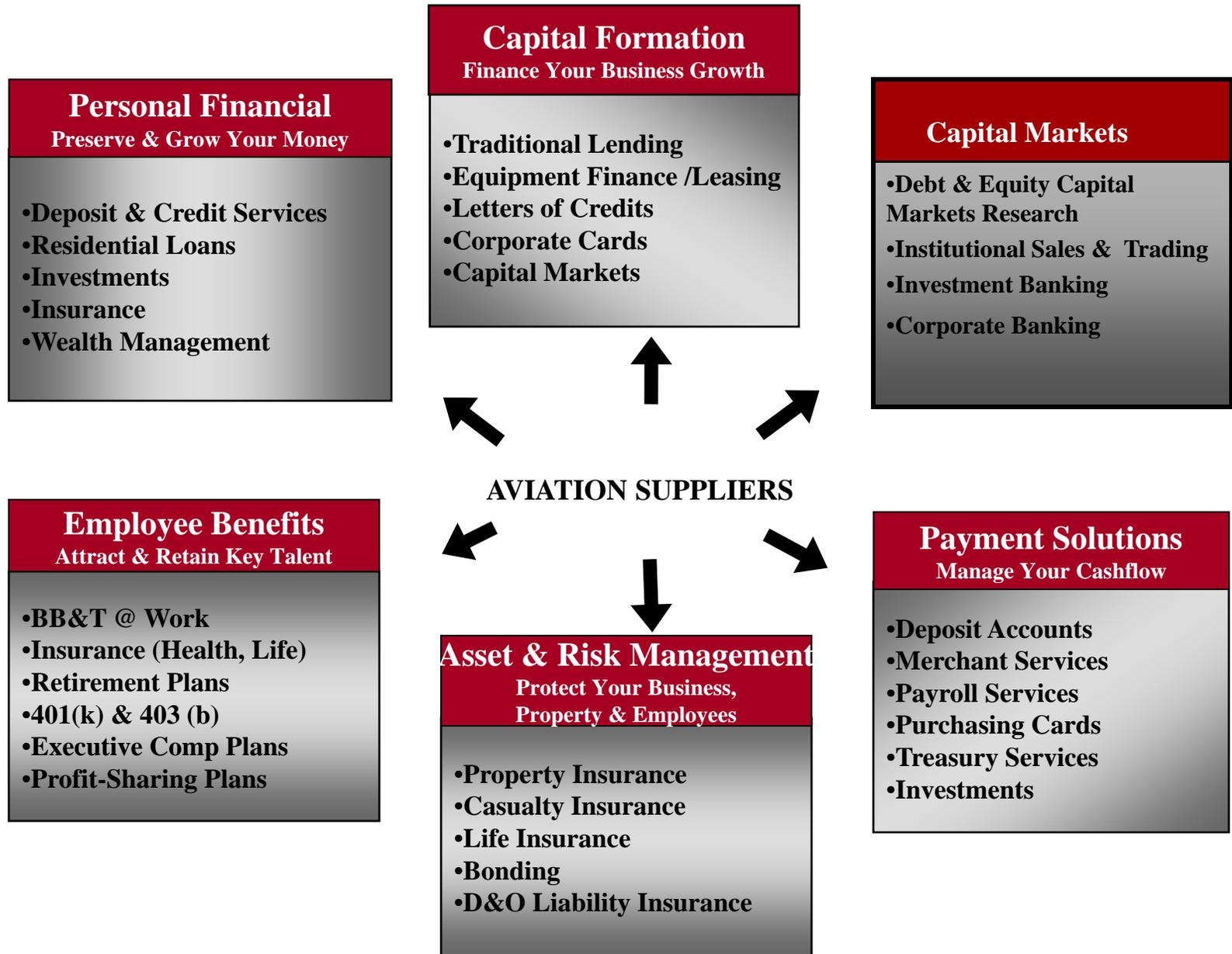
BB&T's Consultative Approach to Relationship Management

BB&T has developed a model around consulting, which was born out of how we run our business.

We looked at what we do to run our business better.

We looked at where we spend our time; where do our client's spend their time.

Centers around five key Business Concepts that you face everyday, just like us.



Capital Formation

- Traditional Lending Services
- Equipment Finance
- Commercial Finance
- Corporate Trust Services

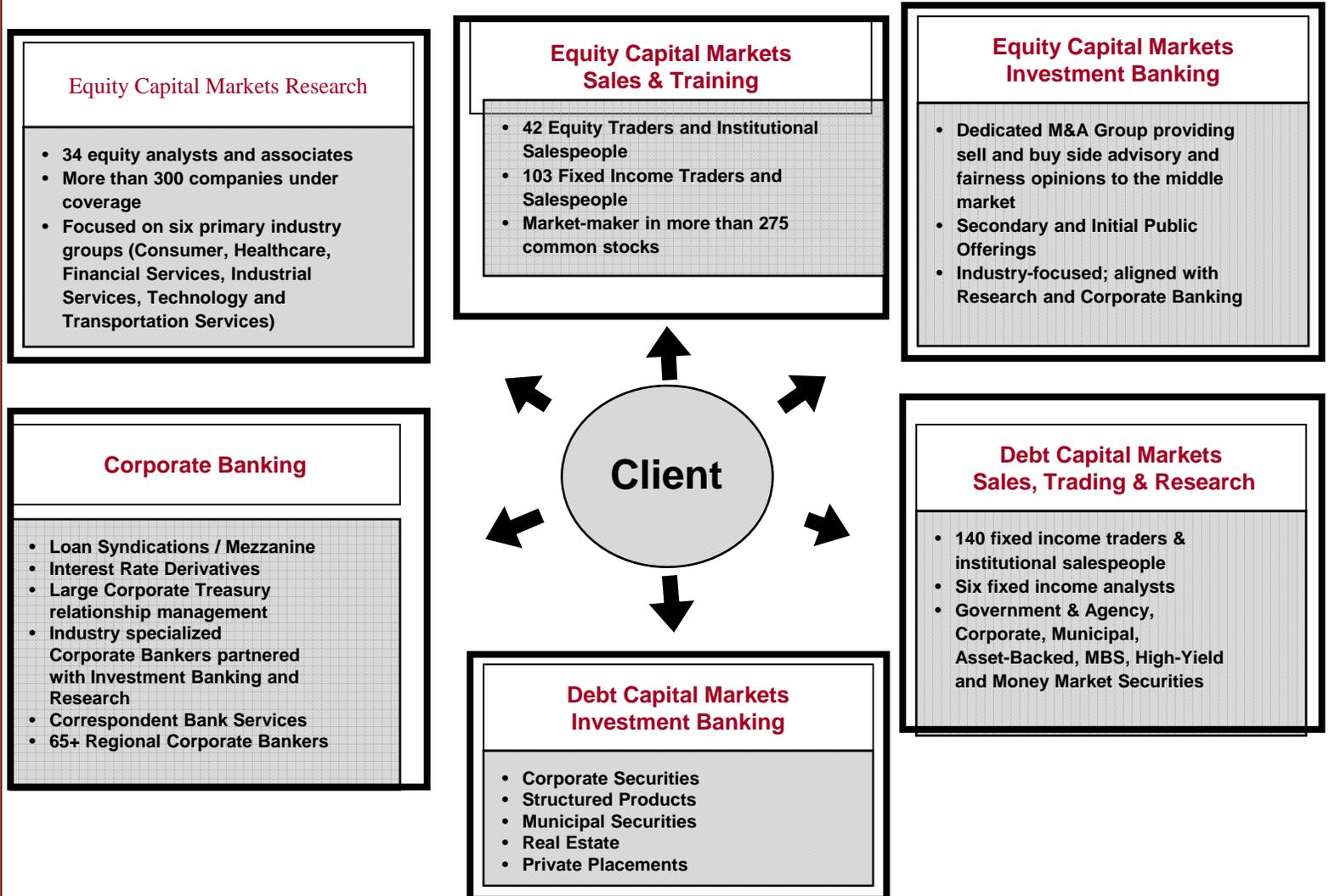


Capital Markets

- Debt & Equity Capital Markets Research
- Institutional Sales & Trading
- Investment Banking
- Corporate Banking



BB&T Capital Markets Corporate Banking



BB&T Capital Markets is a division of Scott & Stringfellow, LLC, a registered broker/dealer subsidiary of BB&T Corporation. Member NYSE, SIPC.

Payment Solutions & Cash Flow Management

- Treasury Management
- International Services
- Commercial Card Services
- Correspondent Banking Services
- Payroll Services
- Merchant Services



Treasury Management

Cash Management and Business Deposit Services

Your BB&T relationship manager and a Treasury Management consultant will take the time to gain an in-depth knowledge of your business needs, then design and implement a comprehensive program to maximize your company's cash position.

Collection Services

- OnSite Depositsm (Remote Deposit Capture) including Back Office Conversion capabilities
- Wholesale & Retail Lockbox including Accounts Receivable Conversion and Electronic Lockbox
- Pre-Authorized Draft
- CheckTrack

Disbursement Services

- Controlled Disbursement
- Zero Balance Accounts (ZBA)
- Direct Deposit
- Federal and State Tax Payments
- Wire Transfer
- Positive Pay
- Payroll Card

Treasury Management is provided by Branch Banking and Trust Company, member FDIC. Only Deposit Products are FDIC insured.

Treasury Management (continued)

Electronic Commerce and Information Management Services

- CashManager OnLine®
- CD-ROM Imaging
- Account Reconciliation
- Integrated Receivables
- Integrated Payables

Deposit Liquidity and Concentration

- Business Checking Accounts
- Specialized Checking Accounts
- ACH Cash Concentration
- Credit Line Sweep
- Investment Sweep
- Zero Balance Accounts (ZBA)
- Account Consolidation and Tracking
- Centralized Returns

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Asset & Risk Management

- Business Insurance
- Institutional Money Management
- BB&T Asset Management



Business Insurance

As one of the nation's largest independent insurance agencies, BB&T Insurance Services, Inc., has access to a full range of competitively priced solutions from major carriers. Through our local agencies, we provide access to global resources and responsive, personalized service.

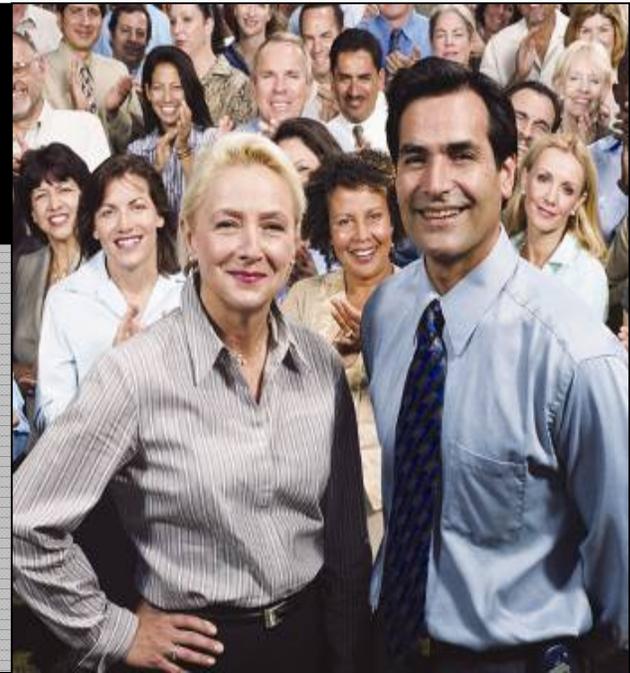
Components include:

- Accounts Receivables
- Business Income
- Commercial Automobile and Garage Liability
- Commercial and Surety Bonds
- Commercial Liability
- Commercial Property Coverage
- Deferred Compensation Plans
- Directors' and Officers' Liability
- Employment Practice Liability
- Equipment Breakdown
- Flood and Earthquake Damage
- Funding for Buy/Sell Agreements
- International Property and Liability
- Key-Person Life and Disability
- Professional Liability
- Title Insurance
- Umbrella Coverage
- Workers' Compensation

BB&T Insurance Services, Inc., is a wholly owned subsidiary of Branch Banking and Trust Company. Insurance products are not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank. Investment-type products may do down in value.

Employee Benefits

- Retirement Plans
- Executive Compensation
- Group Insurance
- BB&T@Work



Corporate Retirement Plans

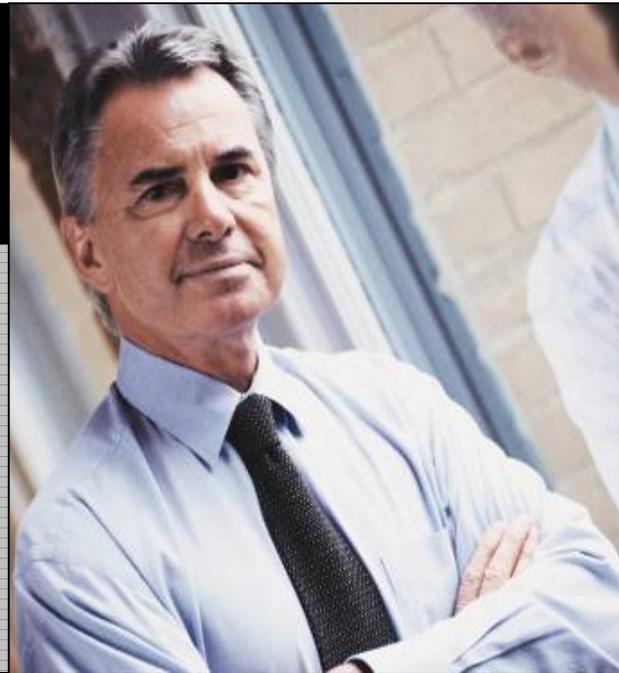
Offering the right options for a retirement plan is essential to attracting and retaining employees. But, retirement plans should also be built around your company's needs and resources.

BB&T benefits specialists will work closely with you during the planning stages and provide personalized support, including ongoing administration and asset management.

- 401(k) Plans
- Profit Sharing
- Defined Benefit Plans
- Money Purchase Pension Plans
- Employee Stock Ownership
- 403-B Plans for Nonprofit Organizations

Personal Financial Management

- Banking Services
- Insurance Services
- Investment Services
- Wealth Management



Questions?

Q & A





Aviation Lending: Asset Based Lending

Overview & Recommendations

- **Asset Based Lines of Credit: Accounts Receivable and Inventory**
- **Advance Rates, Eligibility, Reporting,**
- **Field Exam & Inventory Appraisal**
- **Payment Solutions to improve Cash Flow**

The logo for BB&T, consisting of the letters "BB&T" in a white, serif font, centered within a dark red square.

Aviation Lending: Asset Based Lending



Good Candidates & General Characteristics

- **Financial:** Growth, leverage and/or cash flow needs
- **Collateral:** A/R and Inventory based
- **Management:** Possible Changes due to growth or expansion
- **Market:** Seasonality, new/mature product, etc.

The logo for BB&T, consisting of the letters "BB&T" in a white, serif font, centered within a dark red square.



Advantages of Using an Asset Based Line of Credit

- Greater Access to Capital than with a non-monitored structure
- Availability to grow as eligible assets grow
- Frequent review of books and records to ensure better Bank understanding of collateral and collateral performance
- Higher Advance rates on collateral due to monitoring (A/R & INV)
- Foreign A/R advancement per EX-IM Bank relationship





Aviation Lending: Asset Based Lending

BB&T LOAN BASE REPORT

Aviation Part, Inc. (Example Entity)

\$3,500,000 Asset Based Line of Credit

85% Advance Rate on Accounts Receivable

40% Advance Rate on Inventory

2 Field Exams and Annual Inventory Appraisal required





Aviation Lending: Asset Based Lending

BB&T LOAN BASE REPORT Report # 1 (\$3.5MM ABL Line of Credit)

Asset Based Lending Support

Company Name: Aviation Part, Inc.

CURRENT ACCOUNTS Receivable \$ 4,152,550

ADDITIONS TO ACCOUNTS

A. Gross Sales:

\$ 6,553,500

B. Other Additions (Attach Explanation)

\$ 0

C. TOTAL ADDITIONS TO ACCOUNTS

\$ 6,553,500

DEDUCTIONS TO ACCOUNTS

A. Collections

\$ 5,251,040

B. Credit Memos # through

\$ 0

C. Discounts Allowed

\$ 0

D. Other Deductions (Attach Explanation)

\$ 0

E. TOTAL DEDUCTIONS TO ACCOUNTS

\$ 5,251,040

SUB-TOTAL ACCOUNTS

\$ 5,455,010

TOTAL ACCOUNTS THIS REPORT

\$ 5,455,010

TOTAL INELIGIBLE ACCOUNTS -

\$ 2,311,230

TOTAL ELIGIBLE ACCOUNTS

\$ 3,143,780



Aviation Lending: Asset Based Lending

BB&T LOAN BASE REPORT Cont.

Asset Based Lending Support

ACCOUNTS LOAN VALUE (85% Advance Rate) \$ 2,672,213

INVENTORY LOAN VALUE (40% Advance Rate) \$ 2,167,528
2,1,368,060

OTHER COLLATERAL LOAN VALUE AS APPROVED BY BANK \$ 0.00

COLLATERAL LOAN VALUE

\$ 4,839,741

Lessor of COLL. LOAN VALUE or LOC (\$3.5MM) \$ 3,500,000

A. Letter of Credit Exposure Reserve \$ 0.00

B. Outstanding Reserve \$ 0.00

C. Total Reserves \$ 0.00

ADJUSTED COLLATERAL LOAN VALUE \$ 3,500,000

LOAN ACCOUNT

A. Loan Balance Last Loan Base Report \$ 4,502,500

B. Less Cash Collected/Paid to Loan Since Last Loan Base Report \$ 3,250,000

C. Advances Since Last Loan Base Report \$ 2,050,000

D. New Loan Balance This Loan Base Report \$ 3,302,500

E. LINE OF CREDIT BALANCE THIS REPORT - \$ 3,302,500

F. AVAILABILITY / (OVERADVANCED) \$ 197,500



Aviation Lending: Asset Based Lending

BB&T LOAN BASE REPORT Cont.

Asset Based Lending Support

Loan Base Report - Inventory Report

Company Name: Aviation Part, Inc.

Previous Inventory Balance (previous report)	\$ 5,534,150
Add: New Purchases	\$ 4,254,750
Less: Cost of Goods Sold	\$4,370,080
Adjustments (Attach Explanation)	<u>\$ 0.00</u>
Total Gross Inventory	\$ 5,418,820
Eligible Per Advance Rate 40%	\$ 2,167,528



Aviation Lending: Asset Based Lending

BB&T LOAN BASE REPORT Cont.

Asset Based Lending Support

Loan Base Report - Inventory Report

Company Name: Aviation Part, Inc.

Accounts Receivable Balance	\$ 5,455,000
Less: Ineligibles	\$ 2,311,230
Adjustments (Attach Explanation)	<u>\$ 0.00</u>
Total Eligible A/R	\$ 3,143,770



Ineligible Accounts Receivable Example

- **90-120 Days over Invoice Date**
- **Concentrations (10 – 30%+)**
- **Foreign Accounts (Need Insurance or EXIM)**
- **Contra, Consignment, Inter-related**



Ineligible Inventory Examples

- **Non-US Based Inventory**
- **Unusable & unsalable**
- **Over-supply or unrelated**



Questions?

Q & A

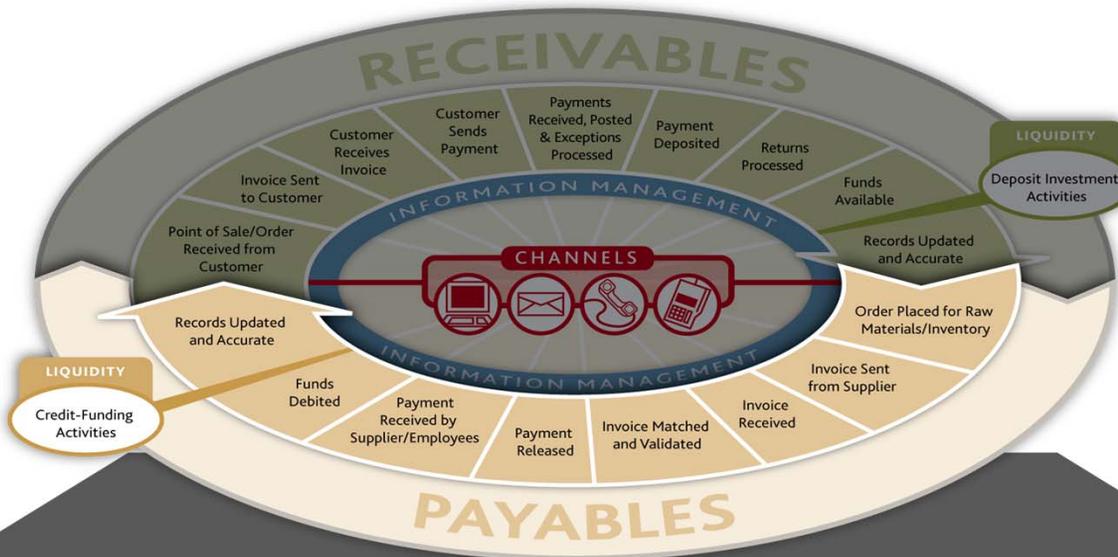


Recommended Services

- **Payable Solutions**
- **Receivable Solutions**
- **Asset Based Lines of Credit: Inventory and Accounts Receivable**
- **Recommended Services**



Payment Cycle – Payables Products



- Integrated Payables
- Automated Clearing House (ACH) for payroll, vendor payments
- Wire Transfer
- International Foreign Exchange
- Controlled Disbursement
- Electronic Tax Payment
- Data Transmission
- Payroll Management
- Zero Balance Account
- Account Reconciliation
- CD-ROM
- ACH Block with Filter
- Positive Pay/Reverse Positive Pay

Credit and deposit products are offered through Branch Banking and Trust Company, Member FDIC. Credit products are subject to loan approval. Only deposit products are FDIC insured. Subject to business type and credit approval; BB&T Credit Cards are issued and Merchant Services are provided by BB&T Financial, FSB, a subsidiary of BB&T Corporation. Member FDIC.

Foreign Exchange & International Treasury Services

BB&T can develop strategic solutions designed to facilitate your international collections, disbursements and foreign check processing, while positioning you to achieve important yield advantages and hedge future exchange rate exposure of your payables. **Here's how:**

Foreign Currency Deposit Accounts

Interest-bearing demand deposit accounts are available in most major foreign currencies to create better control over cash flows by using the account as a hedge vehicle to protect against currency fluctuations..

Foreign Currency Loans

Take advantage of lower interest rates that may be available in certain countries while acting as a natural hedge for companies with an offshore subsidiary or operation.

Foreign Check Processing

BB&T provides check processing for timely credit to our clients' accounts.

Canadian Dollar Denominated Commercial Accounts and Banking Services

For clients with ongoing Canadian operations we provide traditional banking and cash management services in conjunction with BB&T's Canadian correspondent bank.

Foreign Exchange & International Treasury Services

With a wide range of foreign exchange services from BB&T, your business can mitigate the inherent risks related to foreign exchange exposures while conducting business efficiently and effectively around the globe. Here are some of the services BB&T offers for companies engaged in international transactions:

FX Market Guidance

Offers individualized risk management solutions to corporations including hedging strategies and sensible market advice.

Online Access to Currency Trading

FXAccess provides secure, electronic access to global exchange markets and allows you buy/sell currencies in a real-time environment and then initiate wires and drafts around the clock from any location.

24-Hour Trading

BB&T's FX Traders can execute currency on your behalf based on predetermined trigger points anytime from Sunday afternoon to Friday evening.

FX Spot Transactions

Initiate and receive payments and transfer funds around the world through BB&T's extensive correspondent banking network.

FX Forward Transactions and Derivatives

Minimize risk in the foreign exchange markets using tools from BB&T that allow you to lock in future currency values today.

Payroll Card

Offer your employees an alternative to payroll checks that will dramatically reduce the time and expense associated with processing and distributing your company's payroll. With the BB&T Payroll Card service, you can deposit your employees' pay directly onto a BB&T Visa® debit card and provide an attractive benefit, especially for individuals who do not have checking or savings accounts.

Simplify distribution.

Use the cards to disburse regular pay, expense reimbursements, bonuses and commissions.

Save on operating expenses.

Gain better control of costs associated with account reconciliation, check printing, lost or stolen check replacement, and bank processing fees.

Better manage resources.

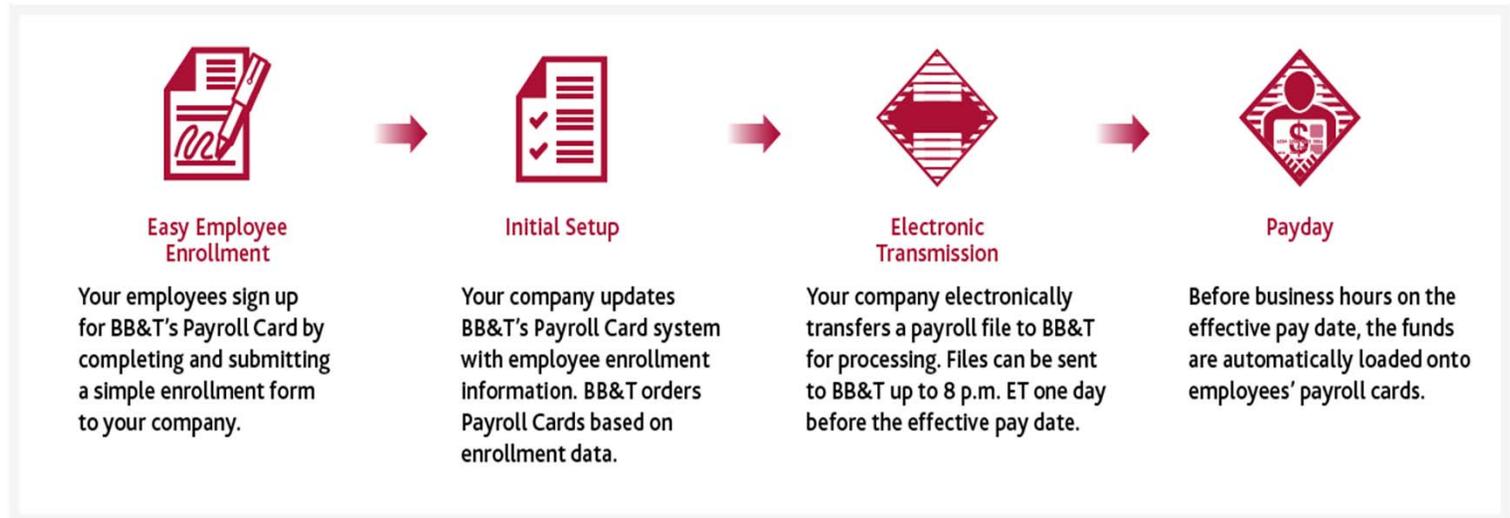
Reallocate resources associated with administering, preparing and distributing payroll checks.

Offer a valuable benefit.

Gain an advantage in attracting and retaining employees.

Payroll Card

With the BB&T Payroll Card service, you have an efficient alternative to issuing payroll checks for employees who cannot take advantage of direct deposit. **Here's how the BB&T Payroll Card works:**



Wholesale Lockbox

Transform your company's outstanding receivables into usable cash with maximum speed, efficiency and accuracy using Wholesale Lockbox from BB&T.

Improve mail times.

Process your receivables more effectively through use of a unique zip code (available at some locations) and multiple mail pickups.

Access funds faster.

Improve funds availability through an aggressive, multi-shift processing schedule (available at some locations).

Gain control through automation.

Control payments through automated systems that provide an audit trail with check copies, summary listing and detail batch listing.

Get same-day confirmation.

Retrieve accurate accounts receivable information on the same day a payment is processed.

Validate pending check transactions.

Use our Web Exceptions Service to allow same-day posting to your accounts receivables system and same-day deposit to your bank account.

Review images of cleared items.

Access images of processed checks and associated invoices or check stubs the same day they clear. BB&T can provide a CD/DVD of your images for easy long-term storage.

Asset-Based Lending

Use your company's receivables to reduce the outstanding balance on your line of credit with Asset-Based Sweep services from BB&T. You can also use a BB&T lockbox account with this service to expedite the collection of your company's receivables.

BB&T Asset-Based Credit Line Sweep (one-way)

BB&T's Asset-Based Credit Line Sweep (one-way) service automatically uses the receivables collected in your BB&T lockbox to reduce the outstanding balance on your company's line of credit. Each day the amount collected is applied to your line of credit.

BB&T Asset-Based Credit Line Sweep (two-way)

The two-way Credit Line Sweep automatically funds your business checking account from your asset-based line of credit and makes payments to that line of credit with available funds. This service moves funds in and out of your Asset-Based Line as required.

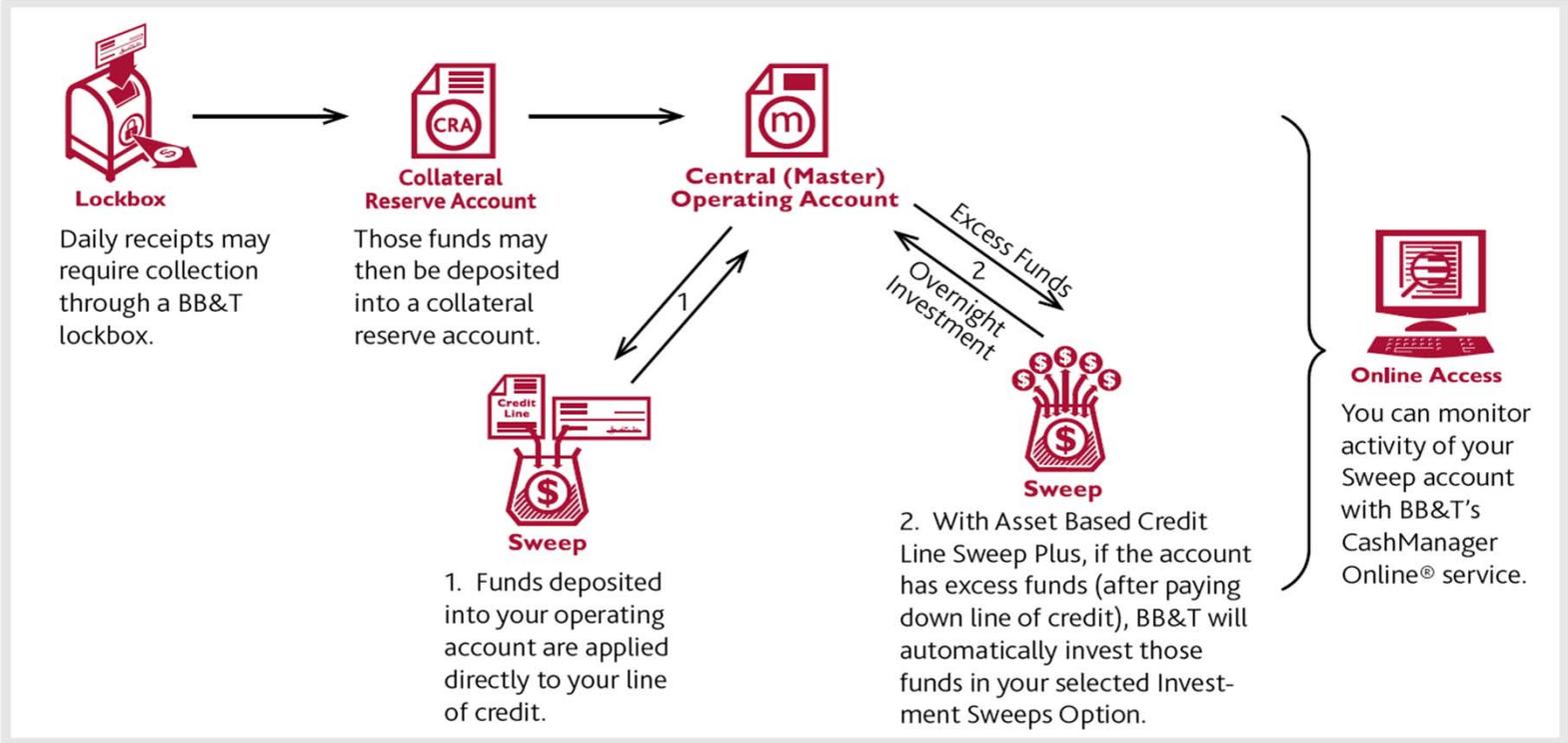
BB&T Asset-Based Credit Line Sweep Plus

In addition to the Asset-Based Credit Line Sweep (two-way), the Plus goes a step further and automatically invests remaining funds (after credit line pay down) in one of the investment sweep options.

Credit and deposit products are offered through Branch Banking and Trust Company, Member FDIC. Credit products are subject to credit approval. Only deposit products are FDIC insured. Subject to business type and credit approval. BB&T Credit Cards are issued and Merchant Services are provided by BB&T Financial, FSB, a subsidiary of BB&T Corporation.

Asset-Based Lending

Asset-Based Credit Line Sweep allows you to minimize both your level of borrowing and your interest expense. **Here's how it works:**



Credit and deposit products are offered through Branch Banking and Trust Company, Member FDIC. Credit products are subject to credit approval. Only deposit products are FDIC insured.

Merchant Services

BB&T Merchant Services offers Internet browser-based options: BB&T Payment Gateway and BB&T Virtual Terminal. The Payment Gateway allows web merchants to accept payments through their website including eCheck and recurring billing. The Virtual Terminal allows Retail or Mail/Telephone order merchants to accept payments through a PC as a Retail or Mail/Telephone order business, instead of purchasing costly credit card equipment. Accept all major credit cards, Visa® and MasterCard® branded gift cards and signature debit cards with greater security and convenience.

Protect your customers and your business.

You can manage transactions, create reports, and auto-settle securely, knowing cardholder data is stored in a secure and compliance-certified data center, never on your computer. Payment Gateway and Virtual Terminal offers data storage back-up as well as automatic updates. Fraud detection for transactions is also available.

Improve convenience and sales.

Provide customers with a quick and simple payment option.

OnSite DepositSM

OnSite Deposit is designed to make your deposit process more efficient.
Here's how:



Easy Enrollment

Complete a service agreement and choose a scanner to meet your check volume needs.



Setup and Training

The scanners are *plug and play*. Scanner software and system settings are downloaded from the OnSite Deposit secure website. Training is easy and takes just minutes.



Deposits Preparation

Preparing your deposits for scanning is as simple as totaling your checks and placing them in the scanner.



Scanning

Log on to OnSite Deposit, enter your deposit total and click "scan" to capture your checks.



Deposit Verification

OnSite Deposit guides you through the process of verifying the deposit amounts, making corrections and reviewing any questionable check images.



Making Your Deposit

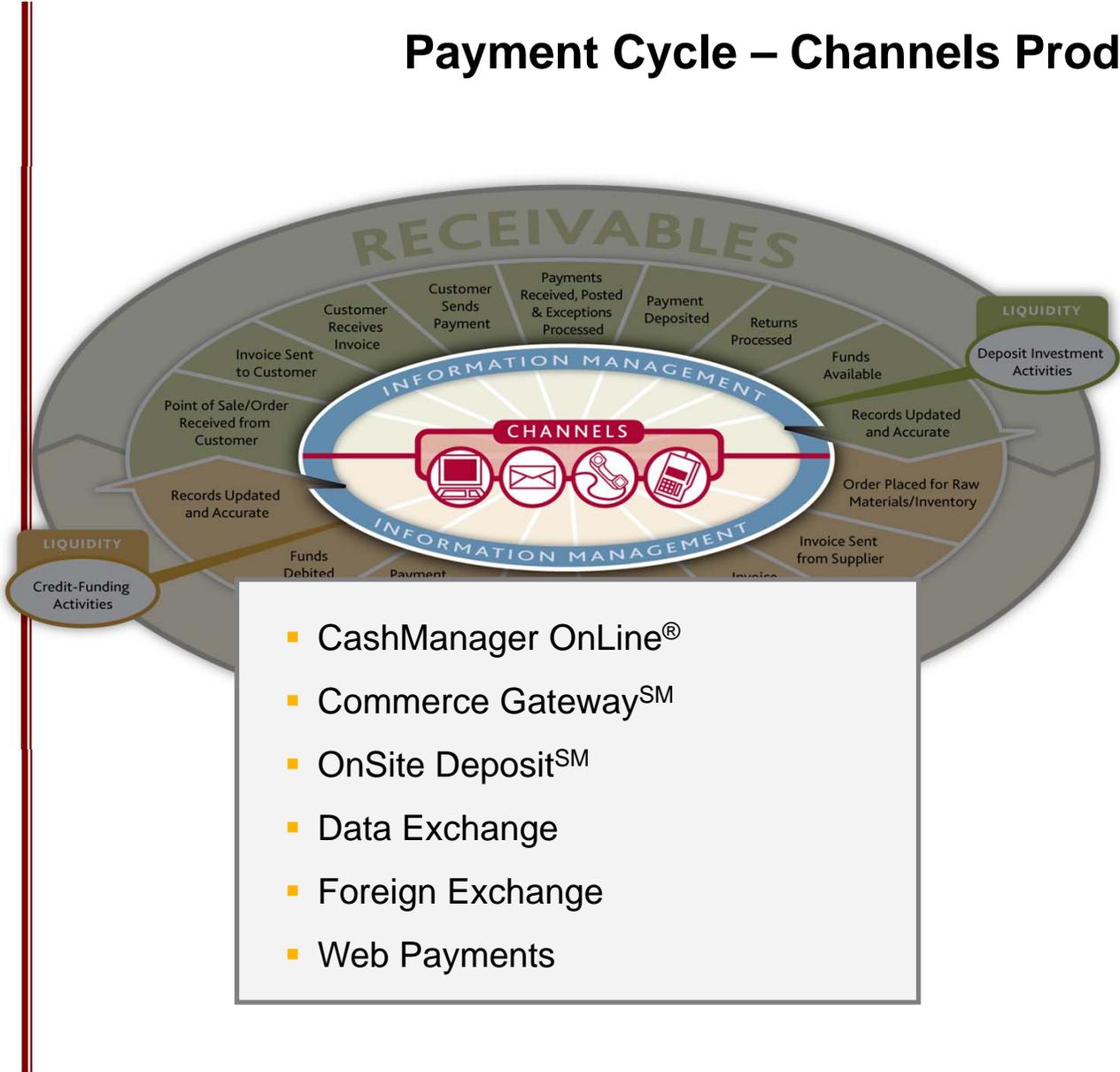
When your deposit is balanced, submitting it to BB&T is just a couple of clicks away.



Online Access

Our online system allows you to search for a specific check, review deposit reports and check images, and add or delete users.

Payment Cycle – Channels Products



CashManager OnLine®

Access your accounts and make transactions quickly without sacrificing control by using CashManager OnLine from BB&T. This Internet-based gateway gives your company access to a variety of BB&T cash management services and puts ever-changing and time-critical information about your BB&T accounts at your fingertips.

Information on demand.

Review in-depth information about your accounts and access tools to help you make more informed fiscal decisions.

Get instant access.

Review real-time account information anytime you need it from any PC with Internet access.

Control your money.

Perform a number of business account transactions, each with immediate online confirmation.

Improve the safety and security of your accounts.

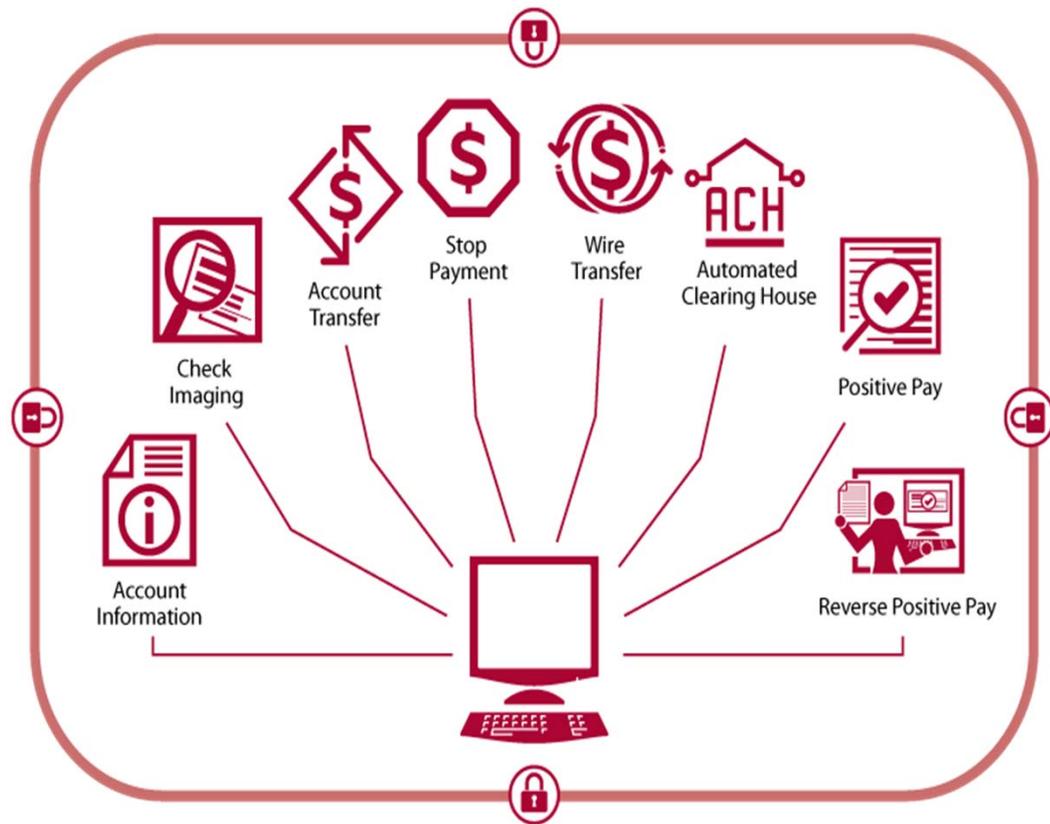
Automatic alerts inform you of pending or suspect transactions.

Information. Access. Control. Safety. CashManager OnLine delivers it all.

CashManager OnLine®

You can use CashManager OnLine to access real-time information, make and receive electronic payments, generate and review reports, and detect and address fraud.

Here's how:



Wire Transfers

Initiate repetitive and nonrepetitive wire transfers from your BB&T accounts with our Wire Transfer services.

You can make transfers using your computer or telephone, which can help save time and administrative costs.

Eliminate trips to the bank.

Make wire transfers from your office through CashManager OnLine®.

Make repeating transfers with ease.

Create automatic transfers for repeating transactions instead of faxing wire instructions to a branch.

Increase account security.

Protect your information by adding layers of security through dual control, PINs, user IDs or User Administration with CashManager OnLine.

Wire Transfers

Wire Transfer services can help you transfer money between BB&T accounts more efficiently and with greater security. **Here's how it works:**

CashManager OnLine® PC Wire Service

Initiate both repetitive and nonrepetitive outgoing wires using your PC. This service is available through CashManager OnLine, BB&T's comprehensive, Internet-based system that offers a variety of cash management services.

Corporate Call Wire Transfer

Initiate both repetitive and nonrepetitive outgoing wires using your telephone and a four-digit Personal Identification Number (PIN).

Standing Transfer Order

Automatically initiates a wire transfer on specific days, times and amounts, or on all collected funds over a selected balance.



Ongoing Client Support

After you've moved forward with new services from BB&T, we'll continue to be there when questions arise. Our goal is to provide services and solutions that support your business for the long term.

Simplify your relationships.

Your client support advisor will serve as your point of contact for any services you need related to treasury or deposits.

Gain a partner who knows your business.

By taking the time to learn about your business, your client support advisor can help identify treasury solutions that can help it operate with greater efficiency.

Make the right connections.

With knowledge of resources throughout BB&T, your client support advisor can direct you to other resources to address your lending, insurance or investment needs.

Benefit from clearer communication.

Your client support advisor will communicate regularly with other members of your BB&T team, including your corporate banker and treasury consultant, to keep them informed of any new needs that arise.

Questions?

Q & A



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