



915-02-01-00 14802 1 C 001 30 S 66 002  
 CLEMSON MIRACLE  
 E103 MARTIN HALL BOX 345105  
 CLEMSON SC 29634-4005

# Your account statement

For 10/31/2017

## Contact us



BBT.com



(800) BANK-BBT or  
 (800) 226-5228

### Beware of Phishing and Spoofing Emails

Just a friendly reminder, BB&T never uses email to obtain personal information. Watch out for emails that try to trick you into clicking a link or calling a hotline to update your confidential information like account numbers, payment card details or your Social Security number. If you receive an urgent email like this, DO NOT click links, open attachments or provide confidential information to the hotline. Simply delete it without responding. If you revealed your account details to a phishing email, call 800-BANK-BBT (800-226-5228) for assistance.

Learn more security tips at [BBT.com/Security](http://BBT.com/Security).

BB&T, Member FDIC.

## ■ COMMUNITY CHECKING 0005220888160

### Account summary

Your previous balance as of 09/29/2017	\$9,113.82
Checks	- 20.18
Other withdrawals, debits and service charges	- 459.63
Deposits, credits and interest	+ 271.58
Your new balance as of 10/31/2017	= \$8,905.59

### Checks

DATE	CHECK #	AMOUNT(\$)
10/31	1247	20.18
Total checks		= \$ 20.18

### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
10/02	DEBIT CARD PURCHASE TIGER TOWN GRAPHIC 09-28 CLEMSON SC 0754	369.15
10/03	DEBIT CARD PURCHASE CLEMSON CENTRAL SE 10-01 CENTRAL SC 0754	59.50
10/20	DEBIT CARD PURCHASE CU CAE SLCE 10-18 CDORFNE@CLEMS SC 0754	25.00
10/20	DEBIT CARD PURCHASE WIX.COM*137686570 10-18 800-6000949 NY 0754	2.99
10/23	DEBIT CARD RECURRING PYMT WIX.COM*139244241 10-20 800-6000949 NY 0754	2.99
Total other withdrawals, debits and service charges		= \$459.63

### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
10/03	171003P2 Square Inc Erin Ratterman	1.94
10/24	171024P2 Square Inc Erin Ratterman	51.54
10/25	171025P2 Square Inc Erin Ratterman	38.24
10/26	171026P2 Square Inc Erin Ratterman	17.18

*continued*

■ COMMUNITY CHECKING 0005220888160 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
10/27	171027P2 Square Inc Erin Ratterman	93.66
10/30	171030P2 Square Inc Erin Ratterman	17.18
10/30	171030P2 Square Inc Erin Ratterman	51.84
Total deposits, credits and interest		= \$271.58



## Questions, comments or errors?

Member FDIC

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

### Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

BB&T Liability Risk Management  
P.O. Box 996  
Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

### Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE**

will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing rights summary

#### In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division  
P.O. Box 200  
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

### Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:	_____				
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:	_____				
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:	_____				
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:	_____				
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.	_____	Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					

