

News Release**Contacts:****BB&T:**Pamela Perle
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WINSTON-SALEM, N.C. – Winston-Salem, N.C.-based BB&T Corporation (NYSE: BBT) announced today that it has introduced a suite of products aimed at improving receivables management for its retailer clients.

The new suite of services includes Account Consolidation and Tracking (“ACT”), Centralized Returns, and BB&T’s Re-Presented Check (RCK) product, Checktrack. Benefits of the combined products include reduced returned item fees for the business client, improved funds availability, and increased collection rates. Enhanced reporting packages also are available to provide more management information for cost-effective decision making.

While the products are available to all types of businesses, BB&T’s services will primarily benefit the retailer industry, title companies, real estate attorneys, and all companies that rely on efficient means of collecting payment from consumers.

“Businesses in this industry typically have multiple bank accounts and banking relationships at several financial institutions,” said Pam Perle, commercial deposit product manager. “So we set out to create a suite of products that would make their lives easier. It allows these business owners to consolidate their bank accounts and improve collections on high-risk items while reducing their monthly bank fees.”

Winston-Salem-based BB&T Corporation (NYSE: BBT) operates more than 1,400 banking offices in the Carolinas, Virginia, West Virginia, Maryland, Kentucky, Tennessee, Georgia, Florida, Alabama, Indiana and Washington, D.C. With more than \$100 billion in assets, BB&T Corp. is the nation’s ninth largest financial holding company.

BB&T and its subsidiaries offer full-service commercial and retail banking, including lines of credit and overdraft protection, as well as additional financial services such as treasury services, insurance, merchant services, investments, international banking, leasing and trust. More information is available at www.BB&T.com.