



**BB&T Public Fund Account Fees, State of Maryland  
 Depository Pricing Guide for State Agency Accounts  
 Under Agency Depository Contract effective July 1, 2013  
 Pricing Effective July 1, 2013 to June 30, 2015\*\***

**Commercial Checking Accounts**

<b>Public Fund Analyzed Checking</b>	
Monthly Maintenance Fee	\$19.00
Deposit or Other Credit	\$0.70
Deposited Items	
- BB&T	\$0.12
- Other In-State Institution	\$0.12
- Out-of-State Institution	\$0.12
Check Paid or Other Debit	\$0.19
Coin and Currency, Per \$1,000 Deposited <sup>1</sup>	\$1.70
Service charges may be reduced or eliminated through an earnings credit <sup>2</sup> .	
The prices listed above are also applicable to Collateral Reserve Checking.	

<b>Earnings<sup>2</sup> Checking – Public Funds</b>	
Monthly Maintenance Fee	\$26.00
Deposit or Other Credit	\$0.85
Deposited Items	
- BB&T	\$0.13
- Other In-State Institution	\$0.13
- Out-of-State Institution	\$0.13
Check Paid or Other Debit	\$0.22
Coin and Currency, Per \$1,000 Deposited <sup>1</sup>	\$2.00
Currency, Per \$1,000 Supplied <sup>1</sup>	\$1.20
Coin (Per Roll Supplied)	\$0.14
Coin Rolling (Per Roll)	\$0.12
Service charges may be reduced or eliminated through an earnings credit <sup>2</sup> and interest is earned on excess balances.	

*Any signature-authorized Business Check Card purchase (debit) is included as a Check Paid and Other Debit.*

**Small Business and Civic Checking Accounts**

<b>Basic Public Fund Checking</b>	
Balance Requirements:	
\$1,500 average monthly ledger balance (Business Value 150 Checking/Basic Public Fund Checking) OR	
\$6,000 combined average monthly deposit balances (business/public fund checking and Business/Public Fund Money Rate Savings) and outstanding business loan balances (business loans, lines of credit and business credit card*)	
- Avoids Monthly Maintenance Fee of	\$10.00
Debits, Credits and Items Deposited	
- First 150 Combined Items	No Charge
- Fee per Combined Item over 150	\$0.50
First \$10,000 Coin/Currency Deposited	No Charge
- Fee over \$10,000 Deposited <sup>1</sup>	\$1.60 per \$1,000

<b>Public Fund Interest Checking</b>	
Balance Requirements: \$6,000 average monthly ledger balance	
- Avoids Monthly Maintenance Fee of	\$15.00
Debits, Credits and Items Deposited	
- First 150 Combined Items	No Charge
- Fee per Combined Item over 150	\$0.50
First \$5,000 Coin/Currency Deposited	No Charge
- Fee over \$5,000 Deposited <sup>1</sup>	\$1.60 per \$1,000

**Depository Services**

Currency, Per \$1,000 Supplied <sup>1</sup>	\$1.20
Coin (Per Roll Supplied)	\$0.14
Coin Rolling (Per Roll)	\$0.12
Night Depository Service (Per Drop)	\$2.00
Deposit Correction	\$6.00
Returned Deposit/Cashed Item	\$12.00
- Re-deposited (Reclear)	additional \$6.00
- Return Item – Branch	additional \$6.00
(Branch of Deposit, Branch of Ownership, Branch Other)	
RDI Special Handling Maintenance	\$10.00 per month
Pre-Encoded Deposited Items	
- BB&T	\$0.12
- Other In-State Institution	\$0.12
- Out-of-State Institution	\$0.12
Pre-Encoded Rejects	\$0.50
Check-Paid Rejects <sup>3</sup>	\$0.50
Funds Transfer between BB&T Accounts	
- In-Branch Transfer – Credit	\$4.00
- In-Branch Transfer – Debit	\$4.00
- BB&T OnLine Transfer - Credit	No Charge
- BB&T OnLine Transfer - Debit	No Charge
- BB&T Small Business OnLine Transfer - Credit	No Charge
- BB&T Small Business OnLine Transfer - Debit	No Charge
- BB&T ATM Transfer – Credit	\$1.00
- BB&T ATM Transfer – Debit	\$1.00
- Phone 24 Transfer – Non-Automated Credit	\$2.50
- Phone 24 Transfer – Non-Automated Debit	\$2.50
- Phone 24 Transfer – Automated Credit	\$1.00
- Phone 24 Transfer – Automated Debit	\$1.00
Stop Payment Order	\$34.00
Overdraft/Returned Item	\$36.00
Negative Account Balance Fee <sup>4</sup>	\$36.00
(Fee assessed to your checking or savings account on the seventh calendar day that your account is overdrawn)	
Charged-Off Account Fee	\$30.00
Overnight Delivery (Per Package)	\$10.00
Non-Depositor Check Cashing Fee for On Us (BB&T) Checks	\$8.00
(Applies only to checks cashed greater than \$50.00)	
Early Account Closing Fee (within 90 days of opening)	\$25.00
Deposit Account Usage Fee <sup>5</sup>	Variable

**Small Business OnLine Services**

<b>Basic Service</b>	
BB&T Small Business OnLine	Free
Unlimited OnLine Bill Payment	Free
<b>Add Premium Service</b>	
Manage Users (allow multiple users)	\$5.00/monthly
ACH & Wire	\$15.00/monthly
Payroll	\$40.00/monthly
Manage Users with ACH & Wire	\$17.00/monthly
Manage Users with Payroll	\$42.00/monthly
ACH & Wire with Payroll	\$48.00/monthly
Manage Users, ACH & Wire, with Payroll	\$50.00/monthly
QuickBooks	\$14.95/monthly
Quicken	\$9.95/monthly
<b>Transaction Fees</b>	
Stop Pay	\$34.00
ACH Payment—Federal Tax	\$3.00
Other ACH Payments	
- Direct Deposit per Recipient	\$1.00
- Business-to-Business	\$1.00
- Business-to-Consumer	\$1.00
ACH Payment—Return	\$3.00



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ACH Payment—Notification of Change	\$2.00
Domestic Wire Transfer	\$15.00
International Wire Transfer	\$30.00
Returned Domestic Wire Transfer	\$8.00
Returned International Wire Transfer	\$18.00
Book Transfer Fee	\$12.00

**Wire Transfer Services**

CashManager OnLine Repetitive Wire Transfer	\$10.00
CashManager OnLine Non-Repetitive Wire Transfer	\$11.00
Corporate Call Wire Transfer	\$17.00
Branch-Initiated Wire Transfer	\$60.00
Incoming Wire Transfer	\$14.00
Standing Order Outgoing Wire	\$10.00
Wire Repair	\$10.00
Wire Advice Phone	\$10.00
Wire Advice Fax	\$5.00
Wire Advice U.S. Mail	\$4.00
Wire Advice Email	\$3.00

**International Services**

CashManager OnLine Wire Transfer	\$30.00
Branch-Initiated Wire Transfer	\$65.00
Corporate Call Wire Transfer	\$50.00
Incoming Wire Transfer	\$18.00
Wire/Draft Tracer/Amendment (Per Message)	\$20.00
Wire/Draft Recall/Stop Payment (Per Message)	\$30.00
Foreign Currency Bank Note Buys/Sales	\$10.00
Foreign Currency Drafts	\$30.00
Foreign Currency Overnight Delivery	\$20.00
Foreign Check Returned Item (Plus any foreign bank fee)	\$30.00
Foreign Check Collection (Plus any foreign bank fee)	\$75.00
Check Collection Tracer (Per Message)	\$20.00
US Dollars Checks Drawn on Canadian Banks	\$7.50
US Dollars Checks Drawn on European Banks	\$35.00

**Statement Delivery and Check Options**

Online Statements	No Charge
Check Safekeeping	No Charge
- Paid checks are not included in the statement	
Check Images with Statement	\$2.00 per statement cycle
- Images of paid checks are included in the statement	
Check Enclosure with Statement	\$5.00 per statement cycle
- Copies of paid checks are included in the statement	
Check Enclosure with Statement, per Check <sup>6</sup>	\$0.06
- Additional per item fee for copies of paid checks included in the statement	

**Statement Services**

<b>Deposit Statements</b>	
Duplicate Statement Fee	\$5.00
- An additional current statement that is mailed to an alternate address	
Statement Copy	\$7.00 + account research fees may apply
- An additional copy of a statement after receiving the original	
Hold Statement at Bank	\$5.00
Interim Statement	\$25.00
- A statement that is produced on a day other than the normal statement cycle cut date (next regular statement will only include the activity since the interim statement cut)	

Snapshot Statement	\$5.00
- A statement that is produced on a day other than the normal statement cycle cut date (next regular statement will include all activity beginning with the last regular statement cycle cut date up to the current statement cut date)	

**Account Analysis Statements**

Upon Request	No Charge
Duplicate Copy	\$5.00
- A statement that is mailed to an alternate address	
Account Analysis Invoice (Billed Clients)	\$10.00

**Other Services**

CPA Confirmation	\$20.00
Credit Inquiry by Third Party	\$20.00
Garnishment or Tax Levy	\$100.00
Outgoing Collection Item	\$20.00
Money Order	\$5.00
Official Check	\$10.00
Research:	
- Check photocopy, viewed or printed (Check Safekeeping and Check Image clients receive their first three copies at no charge)	\$5.00/copy
- Account Research	\$25.00/hour
Checks, Deposit and Withdrawal Slips Printing	Fee may vary
Self-Service Coin Machine (Available in a limited number of Financial Centers)	
BB&T Clients	
- \$0 - \$25.00	No charge
- \$25.00+	5% of total amount
Non-Clients	
- All amounts	10% of total amount
Uncollected Funds Charge <sup>7</sup>	Prime Rate + 3.5%

There may be fees for other products and services associated with the account that are not disclosed in this brochure. The additional services and related fees can be found in the Business Services Pricing Guide, which is provided to all BB&T Business Account holders at the time the account is opened.

<sup>1</sup> Currency Deposited/Supplied fees apply per dollar deposited/supplied, subject to the charge being equal or greater than \$.01.

<sup>2</sup> Earnings Credit is calculated by applying the earnings credit rate to the positive collected available balance for services in the account. The earnings credit rate is determined by the Bank and is subject to change at the Bank's discretion.

<sup>3</sup> Applies only to Business Analyzed Checking and Public Fund Analyzed Checking accounts.

<sup>4</sup> Applies only to Business Value 500 Checking, Business Value 150 Checking, Business Interest Checking, Basic Public Fund Checking and Community Checking accounts.

<sup>5</sup> The Deposit Account Usage Fee includes various expenses incurred by the Bank for servicing accounts. This fee applies only to Business Analyzed Checking, Public Fund Analyzed Checking, Earnings<sup>2</sup> Checking, Earnings<sup>2</sup> Checking – Public Funds, Collateral Reserve Checking, and other checking accounts with ECR. The fee is assessed monthly and disclosed on your periodic statement or client analysis statement. It is calculated per \$1,000 of the average monthly ledger balances in the account. The charge is variable and subject to change at any time without notice.



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*<sup>6</sup> Applies only to Business Analyzed Checking, Public Fund Analyzed Checking, Collateral Reserve Checking, Earnings<sup>2</sup> Checking, Earnings<sup>2</sup> Checking - Public Funds, Public Special Money Rate Checking, Commercial Interest Checking, and other checking products with ECR.*

*<sup>7</sup> Applies only to Business Analyzed Checking, Public Fund Analyzed Checking, Public Fund Interest Checking, Collateral Reserve Checking, Business Interest Checking with ECR, Public Special Money Rate Checking, Commercial Interest Checking, Earnings<sup>2</sup> Checking, Earnings<sup>2</sup> Checking - Public Funds, Business Money Rate Savings, Public Fund Money Rate Savings and Business Investor's Deposit Account.*