

McGriff Insurance Services, Inc.
Consumer Privacy Notice for Your Benefit Access Visa® Debit Card

The BB&T Corporate Family includes many types of financial services providers, such as banks, consumer finance companies, securities broker-dealers, insurance agencies, and mortgage companies. Over our long history as a financial services provider, we have placed the highest value on the information you share with us, and we are committed to protecting your privacy. This commitment forms the cornerstone of trust and confidence on which we hope to build long-lasting relationships with the clients we serve. Our Consumer Privacy Notice (Notice) tells you the kind of information we collect about you, with whom we share it, and how we protect it responsibly. Our Notice reaffirms our commitment to safeguarding your information.

This Notice applies to Benefit Access Visa® Debit Cardholders, a product of Branch Banking and Trust Company. You may receive a different privacy notice if you have other relationships with companies in the BB&T Corporate Family. The examples that you will find throughout this Notice are for purposes of illustration only and should not be considered a complete description of our information practices. In addition, we may not collect or disclose all of the categories of information described in this Notice in every transaction. When you are no longer our customer, we may continue to share your information as described in this Notice.

Categories of Information We May Collect

We may collect the following categories of information about you:

- Information we receive from you, from your Program Administrator and oral, written, or electronic communications from you, such as your name, address, and Social Security number;
- Information about your transactions with us, or other companies in the BB&T Corporate Family, or others, such as the amount of any transaction, or amounts remaining available for your use on the card;
- Information we receive from third parties, including persons providing services in connection with your transactions; and
- Information collected from our Internet web sites, such as information you provide to us and information necessary to manage your online session with us.

Disclosure of Information to Third Parties

We disclose information for our everyday business purposes such as – to process your transactions, maintain your account, and respond to court orders and legal investigations. We do not disclose information about you to companies outside of the BB&T Corporate Family except as required or permitted by law. We do not share information with nonaffiliated third parties for marketing purposes.

Information We May Share Within the BB&T Corporate Family

For our everyday business purposes, and to the extent permitted by law, we may share information about our experiences and transactions with you and identification information with companies in the BB&T Corporate Family. We do not share information with other companies in the BB&T Corporate Family (affiliates) for marketing purposes.

Our Security Procedures

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Our employees are bound by our Code of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.

Other Privacy Protections

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information.

Questions?

If you have questions, please contact our customer service center at 1-800-930-2441.