



785 24-01-00 80125 6 C 001 29 S 66 002  
NIXUTIL SANITATION ASSOCIATION  
2047 LINCOLN DR  
INDEPENDENCE KY 41051-9761

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PUBLIC SERVICE  
COMMISSION

## Your account statement

For 02/28/2017

## Contact us



BBT.com



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

**You've built a solid business network.  
Now BB&T introduces a way to make it work for you:**

**Refer up to 4 businesses and receive \$400!** \* Refer fellow businesses to open their first BB&T business checking account and you each receive \$100 deposited directly into your business checking accounts once offer requirements are met.

To participate in this incentive program, stop by your closest local financial center to pick up a registration form. Visit us online at [BBT.com/Business](http://BBT.com/Business) for more information or call us at 800-BANK-BBT.

\* Referring Client Incentive: Up to a maximum of four (4) \$100 incentives (for a total of \$400) is available to a referring client for each referred business that meets qualifiers. Existing clients must have a BB&T business checking account in good standing with a balance greater than or equal to \$250 within 90 days after the referred account qualifies for the incentive. Accounts are only reviewed once.

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BB&T, Member FDIC.  
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### ■ BUSINESS VALUE 200 [REDACTED]

#### Account summary

Your previous balance as of 01/31/2017	\$4,531.08
Checks	- 1,509.56
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 1,260.00
Your new balance as of 02/28/2017	= \$4,281.52

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
02/02	135	77.22	02/07	137	276.73	02/21	139	36.04
02/07	136	79.22	02/21	138	1,000.00	02/28	140	40.35
<b>Total checks</b>								<b>= \$1,509.56</b>

■ BUSINESS VALUE 200 [REDACTED] (continued)

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(S)
02/13	COUNTER DEPOSIT	840.00
02/27	COUNTER DEPOSIT	420.00
<b>Total deposits, credits and interest</b>		<b>= \$1,260.00</b>





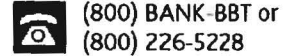


785-24-01-00 80125 2 C 007 29 S 66 002  
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2047 LINCOLN DR  
INDEPENDENCE KY 41051-9761

# Your account statement

For 03/31/2017

## Contact us



**You've built a solid business network.**  
**Now BB&T introduces a way to make it work for you:**

**Refer up to 4 businesses and receive \$400!** \* Refer fellow businesses to open their first BB&T business checking account and you each receive \$100 deposited directly into your business checking accounts once offer requirements are met.

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### ■ BUSINESS VALUE 200 [REDACTED]

#### Account summary

Your previous balance as of 02/28/2017	\$4,281.52
Checks	- 1,891.03
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 2,130.00
Your new balance as of 03/31/2017	= \$4,520.49

#### Checks

DATE	CHECK #	AMOUNT(\$)
03/14	141	235.36
03/13	142	1,655.67
<b>Total checks</b>		<b>= \$ 1,891.03</b>

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
03/08	COUNTER DEPOSIT	420.00
03/20	COUNTER DEPOSIT	700.00
03/27	COUNTER DEPOSIT	420.00

*continued*

■ BUSINESS VALUE 200 [REDACTED] (continued)

DATE	DESCRIPTION	AMOUNT(\$)
03/29	COUNTER DEPOSIT	590.00
<b>Total deposits, credits and interest</b>		<b>= \$2,130.00</b>







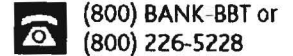


785-24-01-00 80125 3 C 001 29 S 66 002  
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## Your account statement

For 04/28/2017

## Contact us



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 Now BB&T introduces a way to make it work for you:**

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### ■ BUSINESS VALUE 200 [REDACTED]

#### Account summary

Your previous balance as of 03/31/2017	\$4,520.49
Checks	- 1,233.24
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 1,130.00
Your new balance as of 04/28/2017	= \$4,417.25

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
04/05	143	208.24	04/11	*145	1,000.00	04/26	146	25.00
<b>Total checks</b>								<b>= \$1,233.24</b>

\* indicates a skip in sequential check numbers above this item

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
04/03	COUNTER DEPOSIT	990.00
04/10	COUNTER DEPOSIT	140.00
<b>Total deposits, credits and interest</b>		<b>= \$1,130.00</b>





785-24 01-00 80125 5 0 001 29 5 66 002  
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# Your account statement

For 05/31/2017

## Contact us



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

Business owners and leaders of public and nonprofit organizations are encouraged to consider providing BB&T@Work as a no-cost employee benefit to their associates. Academic research demonstrates the link between financial wellness and job performance, and the BB&T@Work program contains resources to help your staff reduce stress associated with their personal financial circumstances. Our Financial Foundations educational modules, U by BB&T, and the benefit-rich Elite@Work checking account can set financial wellness in motion in your workplace--resulting in more productive, happier employees, and a stronger bottom line. For more information, contact your banking officer or visit [BBT.com/AtWork](http://BBT.com/AtWork).

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### ■ BUSINESS VALUE 200 [REDACTED]

#### Account summary

Your previous balance as of 04/28/2017	\$4,417.25
Checks	- 1,476.01
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 1,960.00
Your new balance as of 05/31/2017	= \$4,901.24

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
05/01	144	135.50	05/12	148	1,000.00	05/23	*151	36.87
05/05	*147	269.91	05/10	149	33.73			

\* Indicates a skip in sequential check numbers above this item

**Total checks = \$1,476.01**

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
05/09	COUNTER DEPOSIT	700.00
05/16	COUNTER DEPOSIT	700.00
05/22	COUNTER DEPOSIT	280.00
05/25	COUNTER DEPOSIT	280.00

**Total deposits, credits and interest = \$1,960.00**

### Shred Financial Documents

Protect your personal information by disposing of this statement and other sensitive financial documents using a cross-cut shredder. If you don't have one, consider using a commercial shredding service.

Learn more Document Shredding and Retention Guidelines at [BBT.com/Security](http://BBT.com/Security)





## 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:					
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount
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.					
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).					



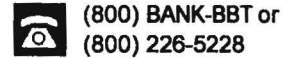


785-24-01-00 80125 2 C 001 29 S 66 002  
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2047 LINCOLN DR  
INDEPENDENCE KY 41051-9761

# Your account statement

For 06/30/2017

## Contact us



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### ■ BUSINESS VALUE 200 [REDACTED]

#### Account summary

Your previous balance as of 05/31/2017	\$4,901.24
Checks	- 1,317.22
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 2,865.50
Your new balance as of 06/30/2017	= \$6,449.52

#### Checks

DATE	CHECK #	AMOUNT(\$)
06/09	152	277.22
06/08	* 170	1,040.00
Total checks		= \$ 1,317.22

\* indicates a skip in sequential check numbers above this item

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
06/06	COUNTER DEPOSIT	280.00
06/12	COUNTER DEPOSIT	415.50

*continued*

■ BUSINESS VALUE 200 [REDACTED] (continued)

DATE	DESCRIPTION	AMOUNT(\$)
06/21	COUNTER DEPOSIT	1,580.00
06/22	COUNTER DEPOSIT	420.00
06/27	COUNTER DEPOSIT	170.00
Total deposits, credits and interest		= \$2,865.50





## Questions, comments or errors?

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

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### Billing rights summary

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Wilson, NC 27894-0200

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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
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# Your account statement

For 07/31/2017

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### ■ BUSINESS VALUE 200 [REDACTED]

#### Account summary

Your previous balance as of 06/30/2017	\$6,449.52
Checks	- 2,383.72
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 1,260.00
Your new balance as of 07/31/2017	= \$5,325.80

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
07/07	153	1,822.50	07/07	155	265.72	07/25	* 158	245.50
07/10	154	50.00						

\* indicates a skip in sequential check numbers above this item

Total checks = \$2,383.72

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
07/05	COUNTER DEPOSIT	140.00
07/21	COUNTER DEPOSIT	700.00

*continued*

■ BUSINESS VALUE 200 [REDACTED] (continued)

DATE	DESCRIPTION	AMOUNT(\$)
07/26	COUNTER DEPOSIT	420.00
Total deposits, credits and interest		= \$1,260.00

For your convenience, BB&T offers the following service in a limited number of financial centers, priced as shown.

**Coin Machine**

*BB&T Clients*

- \$0 - \$25.00 No charge
- \$25.01+ 5% of total amount

*Non-Clients*

- All amounts 10% of total amount

BB&T Member FDIC.



## 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.

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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:					
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		Date/Type	Amount	Date/Type	Amount





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 2047 LINCOLN DR  
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# Your account statement

For 08/31/2017

## Contact us



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

**You've built a solid business network.  
 Now BB&T introduces a way to make it work for you:**

**Refer up to 4 businesses and receive \$400!** \* Refer fellow businesses to open their first BB&T business checking account and you each receive \$100 deposited directly into your business checking accounts once offer requirements are met.

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### ■ BUSINESS VALUE 200 [REDACTED]

#### Account summary

Your previous balance as of 07/31/2017	\$5,325.80
Checks	- 4,661.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 810.00
Your new balance as of 08/31/2017	= \$1,474.80

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
08/07	156	440.00	08/04	160	135.50	08/07	162	291.72
08/07	157	1,760.00	08/25	161	1,000.00	08/09	163	1,000.00
08/02	* 159	33.78						

\* indicates a skip in sequential check numbers above this item

Total checks = \$4,661.00

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
08/01	COUNTER DEPOSIT	390.00
08/22	COUNTER DEPOSIT	420.00
Total deposits, credits and interest		= \$810.00

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1. List the new balance of your account from your latest statement here:					
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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
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# Your account statement

For 09/29/2017

# Contact us



BBT.com



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 (800) 226-5228

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 Now BB&T introduces a way to make it work for you:**

**Refer up to 4 businesses and receive \$400!** \* Refer fellow businesses to open their first BB&T business checking account and you each receive \$100 deposited directly into your business checking accounts once offer requirements are met.

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## ■ BUSINESS VALUE 200 [REDACTED]

### Account summary

Your previous balance as of 08/31/2017	\$1,474.80
Checks	- 1,908.60
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 2,410.00
Your new balance as of 09/29/2017	= \$1,976.20

### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	
09/05	164	36.87	09/11	165	321.73	09/18	166	1,550.00	
								<b>Total checks</b>	<b>= \$1,908.60</b>

### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
09/01	COUNTER DEPOSIT	280.00
09/08	COUNTER DEPOSIT	280.00
09/13	COUNTER DEPOSIT	140.00
09/14	COUNTER DEPOSIT	450.00

*continued*

■ BUSINESS VALUE 200 [REDACTED] (continued)

DATE	DESCRIPTION	AMOUNT(\$)
09/21	COUNTER DEPOSIT	1,260.00
Total deposits, credits and interest		= \$2,410.00



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Member FDIC

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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:					
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		Date/Type	Amount	Date/Type	Amount





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# 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.

■ BUSINESS VALUE 200 1180000246117

#### Account summary

Your previous balance as of 09/29/2017	\$1,976.20
Checks	- 1,877.77
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 1,250.00
Your new balance as of 10/31/2017	= \$1,348.43

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
10/12	167	1,000.00	10/11	169	49.00	10/11	*171	530.00
10/16	168	298.77						

\* indicates a skip in sequential check numbers above this item

Total checks = \$1,877.77

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
10/03	COUNTER DEPOSIT	520.00
10/10	COUNTER DEPOSIT	140.00
10/13	COUNTER DEPOSIT	165.00
10/18	COUNTER DEPOSIT	145.00
10/31	COUNTER DEPOSIT	280.00
Total deposits, credits and interest		= \$1,250.00

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1. List the new balance of your account from your latest statement here:	11				
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3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:	2				
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:	10				
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.	11				
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).		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount



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 2047 LINCOLN DR  
 INDEPENDENCE KY 41051-9761

# Your account statement

For 11/30/2017

## Contact us



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

### Small Business Saturday

BB&T will once again support our clients by promoting Small Business Saturday on Nov. 25. Keep an eye out for our social media posts as we encourage our followers to #Shopsmall this holiday season. We appreciate you being a BB&T client and wish you the best as you close out what we hope is a successful 2017. We also look forward to continuing to support your business as you grow in the coming year.

BB&T, Member FDIC.

#### ■ BUSINESS VALUE 200 [REDACTED]

#### Account summary

Your previous balance as of 10/31/2017	\$1,348.43
Checks	- 1,820.50
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 2,520.00
Your new balance as of 11/30/2017	= \$2,047.93

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
11/13	172	316.38	11/15	174	35.75	11/21	175	36.87
11/21	173	1,431.50						
Total checks								= \$1,820.50

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
11/14	COUNTER DEPOSIT	980.00
11/17	COUNTER DEPOSIT	420.00
11/20	COUNTER DEPOSIT	420.00
11/24	COUNTER DEPOSIT	280.00
11/29	COUNTER DEPOSIT	420.00
Total deposits, credits and interest		= \$2,520.00

### We heard your feedback, and we're reintroducing the combined balance qualifier!

We appreciate the feedback we received about the recent account qualifier changes and are pleased to announce effective Oct. 1, 2017, we're adding the combined balance qualifier back to our list of ways you can avoid the \$12 monthly maintenance fee for BB&T Business Value 200 and Basic Public Fund Checking accounts.

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And you only need to meet one of the qualifiers below to avoid the monthly maintenance fee.

- Maintain \$1,500 average monthly balance in Business Value 200 or Basic Public Fund checking
- Maintain \$6,000 combined average monthly balances in checking accounts (business/public fund/personal), money market savings accounts (business/public fund/personal) and/or outstanding balances on business/personal BB&T credit cards<sup>1</sup> (**reintroduced combined balance qualifier**)
- Use your BB&T business debit card and/or business credit card to make at least \$1,000 in eligible purchases each month<sup>2</sup>
- Make a qualifying transaction from a BB&T Merchant Services account<sup>3</sup>

Thanks again for sharing your opinions. We truly want to help you achieve your financial goals, and we sincerely value your feedback and your business.

If you have any questions, please contact your local financial center representative or call BB&T Phone24 at 800-BANK BBT (800-226-5228), 6 a.m. to midnight, seven days a week. Thank you for banking with BB&T.

Branch Banking and Trust, Member FDIC

<sup>1</sup> BB&T credit cards are subject to business type and credit approval.

<sup>2</sup> BB&T debit cards are automatically available for BB&T business checking accounts. BB&T business credit cards are subject to credit approval. The qualifying credit cards are BB&T Visa® Business and BB&T Visa® Signature Business. Eligible purchase amount threshold is calculated as follows: the business debit card purchase amount (returns will reduce the purchase amount) from the activity on your last deposit statement combined with the business credit card purchase amount (balance owed) from your last credit card statement. The following transactions performed on debit and/or credit cards do not apply: a) ATM b) refunds, returns or other adjustments c) cash advances or purchases of cash-like items, such as money orders, official checks, traveler's checks, access checks and foreign currency d) balance transfers and convenience checks e) fees of any kind such as cash advance fees, balance transfer fees, late payment fees, annual fees, over-limit fees, foreign transaction fees, insurance charges, returned check fees, enrollment fees, nonsufficient funds (NSF) fees and related service and unauthorized charges.

<sup>3</sup> A BB&T Merchant Services qualifying transaction is a payment card settlement (e.g., Visa®, MasterCard®, American Express® or Discover®) from a BB&T Merchant account deposited to a linked BB&T checking account at least once during the monthly statement cycle.





## 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
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- 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.	_____				
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).		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount



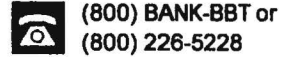


785-24-01-00 80125 3 C 001 29 S 66 002  
 NIXUTIL SANITATION ASSOCIATION  
 2047 LINCOLN DR  
 INDEPENDENCE KY 41051-9761

# Your account statement

For 12/29/2017

## Contact us



BB&T is pleased to announce that beginning on Dec. 11, 2017, the available balance in your account will be updated multiple times throughout the day upon receipt of a same-day, electronic, direct deposit transaction. If a same-day direct deposit is received to your account by 5 p.m. local time, Monday through Friday, on regular business days you will have intraday access to these funds earlier in the day which allows you to better manage your cash positioning.

Please feel free to contact your local financial center or call Phone24 at 800-BANK-BBT (800-226-5228) if you have any questions.

Thank you for banking with BB&T.

BB&T, Member FDIC

### ■ BUSINESS VALUE 200 [REDACTED]

#### Account summary

Your previous balance as of 11/30/2017	\$2,047.93
Checks	- 1,475.18
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 1,730.00
Your new balance as of 12/29/2017	= \$2,302.75

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
12/07	176	339.68	12/08	177	1,000.00	12/26	178	135.50
<b>Total checks</b>								<b>= \$1,475.18</b>

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
12/01	COUNTER DEPOSIT	730.00
12/05	COUNTER DEPOSIT	420.00
12/12	COUNTER DEPOSIT	300.00
12/26	COUNTER DEPOSIT	280.00
<b>Total deposits, credits and interest</b>		<b>= \$1,730.00</b>

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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:					
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		Date/Type	Amount	Date/Type	Amount
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