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IMPORTANT ANNUAL MEETING INFORMATION

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Notice of Annual Meeting of Shareholders

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Important Notice Regarding the Availability of Proxy Materials for the BB&T Corporation Annual Meeting of Shareholders to be Held on April 24, 2012

Under Securities and Exchange Commission rules, you are receiving this notice that the proxy materials for the BB&T Corporation annual shareholders' meeting are available on the Internet. Follow the instructions below to view the materials and vote online or request a copy. The items to be voted on and location of the annual meeting are on the reverse side. Your vote is important!

This communication presents only an overview of the more complete proxy materials that are available to you on the Internet. We encourage you to access and review all of the important information contained in the proxy materials before voting. The proxy statement and BB&T's annual report on Form 10-K are available at:

www.envisionreports.com/BBT



Easy Online Access — A Convenient Way to View Proxy Materials and Vote

When you go online to view materials, you can also vote your shares.

Step 1: Go to www.envisionreports.com/BBT to view the materials.

Step 2: Click on **Cast Your Vote or Request Materials**.

Step 3: Follow the instructions on the screen to log in.

Step 4: Make your selection as instructed on each screen to select delivery preferences and vote.

When you go online, you can also help the environment by consenting to receive electronic delivery of future materials.



Obtaining a Copy of the Proxy Materials – If you want to receive a copy of these documents, you must request one. There is no charge to you for requesting a copy. Please make your request for a copy as instructed on the reverse side on or before April 13, 2012 to facilitate timely delivery.



C O Y



Notice of Annual Meeting of Shareholders

The Annual Meeting of Shareholders of BB&T Corporation will be held at the Embassy Suites, 460 North Cherry Street, Winston-Salem, North Carolina 27101, on Tuesday, April 24, 2012 at 11:00 a.m. Eastern Daylight Time.

Proposals to be voted on at the meeting are listed below along with the Board of Directors' recommendations.

The Board of Directors recommends a vote **FOR** all nominees listed.

1. To elect fifteen nominees, namely:

(01) John A. Allison IV	(06) J. Littleton Glover, Jr.	(11) Nido R. Qubein
(02) Jennifer S. Banner	(07) Jane P. Helm	(12) Thomas E. Skains
(03) K. David Boyer, Jr.	(08) John P. Howe III, M.D.	(13) Thomas N. Thompson
(04) Anna R. Cablik	(09) Kelly S. King	(14) Edwin H. Welch, Ph.D.
(05) Ronald E. Deal	(10) Valeria Lynch Lee	(15) Stephen T. Williams

The Board of Directors recommends a vote **FOR** Proposals 2, 3 and 4.

2. To approve the BB&T 2012 Incentive Plan.
3. To ratify the reappointment of PricewaterhouseCoopers LLP as the Corporation's independent registered public accounting firm for 2012.
4. To vote on an advisory resolution to approve BB&T's overall pay-for-performance executive compensation program, commonly referred to as a "say on pay" vote.

The Board of Directors recommends a vote **AGAINST** Proposals 5 and 6.

5. To vote on a shareholder proposal requesting reports with respect to BB&T's political contributions and related policies and procedures.
6. To vote on a shareholder proposal regarding majority voting in director elections.

To transact such other business as may properly come before the meeting.

PLEASE NOTE – YOU CANNOT VOTE BY RETURNING THIS NOTICE. To vote your shares you must vote online or request a paper copy of the proxy materials to receive a proxy card. If you wish to attend and vote at the meeting, please bring this notice with you.



Here's how to order a copy of the proxy materials and select a future delivery preference:

Paper copies: Current and future paper delivery requests can be submitted via the telephone, Internet or email options below.

Email copies: Current and future email delivery requests must be submitted via the Internet following the instructions below. If you request an email copy of current materials you will receive an email with a link to the materials.

PLEASE NOTE: You must use the number in the shaded bar on the reverse side when requesting a set of proxy materials.

- **Internet** – Go to www.envisionreports.com/BBT. Click Cast Your Vote or Request Materials. Follow the instructions to log in and order a copy of the current meeting materials and submit your preference for email or paper delivery of future meeting materials.
- **Telephone** – Call us free of charge at 1-866-641-4276 and follow the instructions to log in and order a paper copy of the materials by mail for the current meeting. You can also submit a preference to receive a paper copy for future meetings.
- **Email** – Send email to investorvote@computershare.com with "Proxy Materials BB&T Corporation" in the subject line. Include in the message your full name and address, plus the number located in the shaded bar on the reverse, and state in the email that you want a paper copy of current meeting materials. You can also state your preference to receive a paper copy for future meetings.

To facilitate timely delivery, all requests for a paper copy of the proxy materials must be received by April 13, 2012.