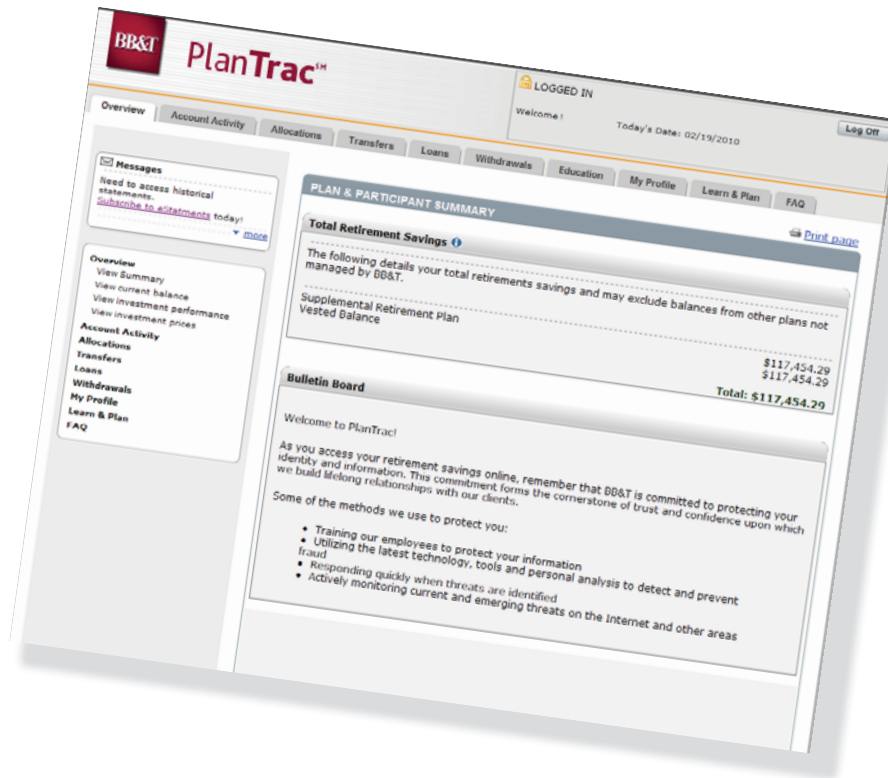


NEW PLANTRAC WEBSITE COMING SOON!



Your retirement plan website is getting a facelift! BB&T Retirement Services is pleased to announce a new PlanTrac site will soon be available.

The fully redesigned PlanTrac site will feature a brand new, user friendly design with easier navigation, simplified transaction requests, access to financial calculators, and other exciting features.

As a participant, no action is needed on your part to utilize the new PlanTrac website. You will continue to use your existing User ID and Password. If you have not yet created a User ID and Password, go to www.BBT.com/plantrac, click the "create a User ID and Password" link, and follow the instructions to select a User ID and Password.

The new PlanTrac will be available in late February and may be accessed at www.BBT.com/plantrac.