

BB&T CORP
Form FWP
July 22, 2009

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BB&T Corporation

Pricing Term Sheet

Medium-Term Notes, Series A (Senior)

3.850% Senior Notes due 2012

Issuer	BB&T Corporation
Security	3.850% Notes due 2012
Ratings of this series of Notes	A1 (Moody s)/A (S&P)/A+ (Fitch)
Currency	USD
Size	\$1,000,000,000
Security Type	SEC Registered Medium-Term Notes, Series A (Senior). This debt is not guaranteed under the Federal Deposit Insurance Corporation's Temporary Liquidity Guarantee Program.
Maturity Date	July 27, 2012
Coupon	3.850%
Payment Frequency	Semi-Annually
Day Count Convention	30/360
Benchmark Treasury	1.50% US Treasury due July 15, 2012
Spread to Benchmark Treasury	+237.5 bps
Benchmark Treasury Spot and Yield	100-01; 1.489%
Price to Public	99.961% of face amount
Yield to maturity	3.864%
Proceeds (Before Expenses) to Issuer	\$997,110,000 (99.711%)
Interest Payment Dates	January 27 and July 27 of each year, commencing January 27, 2010
Trade Date	July 22, 2009
Settlement Date	July 27, 2009
Minimum Denominations	\$1,000 x \$1,000
CUSIP	05531FAC7
Joint Bookrunners	BB&T Capital Markets, a division of Scott & Stringfellow, LLC Morgan Stanley & Co. Incorporated

Note: A securities rating is not a recommendation to buy, sell or hold securities and should be evaluated independently of any other rating. A rating may be subject to revision or withdrawal at any time by the assigning rating organization.

The issuer has filed a registration statement (including a pricing supplement, a prospectus supplement and a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read those documents and the other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC website at www.sec.gov. Alternatively, the issuer, any agent or any dealer participating in the offering will arrange to send you the pricing supplement, the prospectus supplement and the prospectus if you request it by calling BB&T Capital Markets, a division of Scott & Stringfellow, LLC at 804-787-8221, Morgan Stanley & Co. Incorporated toll-free in the United States at 1-866-718-1649, or UBS Securities LLC toll-free in the United States at 1-877-827-6444 ext. 561 3884.