



## A few changes are on the way as your BB&T mortgage becomes a Truist mortgage

At Truist, we're in pursuit of a better banking experience for you. Our focus is on you and your needs. We want to thank you for being a BB&T client and let you know about some things you can expect when your mortgage becomes a Truist mortgage. Your mortgage will seamlessly convert to Truist; however there are a few changes we want you to know about.

### What's staying the same

- Your mortgage account number.
- The terms of your loan.
- Your payment amount and due date will not change as a result of our transition to Truist. Keep in mind on-going loan servicing activities such as escrow analysis will continue as normal.
- Our commitment to providing personal and responsive service when you need it.

### What's changing

- Monthly statements will replace coupon books beginning in April 2022. To protect your account information, safely dispose of your coupon books and start using the payment coupon attached to your statement to mail in your payments.
- Where you send your payments will change beginning with your April 2022 payment. Truist mortgage payments should be mailed to P.O. Box 79041, Baltimore, MD 21279-0041 as indicated on your statement.
- From March 1 through March 4, 2022, we'll be upgrading our technology. During this time you won't be able to access or pay your mortgage online, at our branches, or via Client Services. Depending on how you pay your mortgage, additional impacts will apply:
  - **Mailed payments:** If your payment is received between March 1 and March 4, 2022, it will be processed after March 5 and all payments will be posted as of the date of receipt.
  - **Online, phone, or through an agent payments:** Please plan to make your March 2022 payment either by February 28 or on or after March 5, 2022.
  - **In-branch payments:** We won't be able to process your payment between March 1 and March 4, 2022. We'll be able to process your in-branch payments beginning on Monday, March 7, 2022.
- In the event that the posting of your payment is delayed due to our transition to Truist, please rest assured that **you will not be charged a late fee** and **we will not report your account as past due** to the credit reporting agencies during the transition period.
- Starting March 7, 2022, if you need mortgage documents that aren't available online, please call the Client Contact Center at 800-634-7928.

### Next steps

- You can choose online-only delivery for your statements through Truist online banking. And be sure to download the Truist mobile banking app at the App Store or Google Play so you can manage your mortgage account anytime, from anywhere.

### Be on the lookout...

- You may receive additional communications from Truist in the coming weeks.
- Watch for our Truist branch signage to start appearing in your community.
- Starting Mid-February and throughout March 2022, Truist will be implementing technology changes as we combine systems of SunTrust and BB&T. If you would like more information about the conversion and how it may affect you, please visit [Truist.com/your-merger-guide](https://Truist.com/your-merger-guide).

For questions about your mortgage, please call BB&T at 800-295-5744, Monday-Friday, 8:30 am-7 pm ET. Thanks for your patience during this exciting time.

With Gratitude,  
Your Truist Mortgage Team