



**State of West Virginia
Department of Administration
Purchasing Division**

NOTICE

Due to the size of this bid, it was impractical to scan every page for online viewing. We have made an attempt to scan and publish all pertinent bid information. However, it is important to note that some pages were necessarily omitted.

If you would like to review the bid in its entirety, please contact the buyer. Thank you.

March 3, 2008

WORKFORCE West Virginia
c/o West Virginia Purchasing Division
Office of Administration Support-5302
112 California Avenue
Charleston WV 25305-0112

Dear Evaluation Committee:

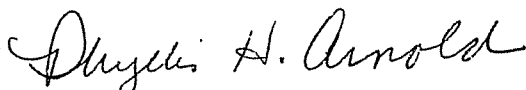
We are delighted to deliver BB&T's proposal to provide electronic payment card services to WORKFORCE West Virginia, Division of Unemployment Compensation as outlined in the Request for Quotation #BEP08063.

In delivering this proposal to you, we make our pledge to provide the highest level of client service, each and every day. At BB&T, we differentiate ourselves by providing responsive, competent, proactive and conscientious service to our clients. As you will see in our proposal, we have assigned a team of highly experienced officers, led by Daniel Lanier, Senior Vice President and State Govt.-Public Funds Deposit Manager, to service and support the State of West Virginia accounts. These individuals have the decision-making authority to prepare this proposal and to service the banking needs for the State of West Virginia.

BB&T is proud to have made a substantial commitment to the State of West Virginia. This commitment is evident not only by our charitable contributions to many markets in West Virginia, but also by our substantial loan portfolio in the State of West Virginia. Additionally, BB&T is proud to be one of the largest employers in West Virginia.

BB&T's proposal shall remain valid for ninety (90) days after receipt of the proposal. We look forward to receiving your favorable response to this proposal. In the interim, if you have any questions and/or concerns, please do not hesitate to contact me.

Sincerely,



Phyllis H. Arnold
Regional President of WV Central
State/Group President of WV
(304)-348-7281