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FOR IMMEDIATE RELEASE

Central Credit Services named Agency of the Year by Regional Acceptance Corp.

Jacksonville, FL: Accounts receivable management firm Central Credit Services Inc. (CCS) was recently named the 2008 Collection Agency of the Year by Regional Acceptance Corp. of Greenville, N.C.

Regional Acceptance Corp. is a national automotive finance company with 26 regional business centers across the United States. This is the fourth year it has handed out a Collection Agency of the Year award. Central Credit Services has won the award all four years.

Jacksonville, Fla.-based Central Credit Services Inc. is one of Regional Acceptance Corporation's seven agency partners.

"To have a partner with the depth of experience and dedication of CCS allows us to focus our time and energy elsewhere, a huge boost to our productivity," said Grant Ramsay, recovery agency and attorney manager for Regional Acceptance Corp.

"We've had a long relationship with CCS and it's clear we both share the same commitment to quality. We congratulate them on winning this award for the fourth straight year."

Regional Acceptance uses several levels of assignments in servicing the post charge-off portfolio. The Agency of the Year award is based on overall agency performance, including performance relative to monthly and annual collections goals and client service.

"This award is a testament to our company's focus on quality and our desire to produce superior results for our partners," said Jerry Eccleston, Central Credit Services chief operating officer. "The challenges of this unique economy in 2009 will not temper our core beliefs of creating opportunities, demanding high expectations, and focusing on success."

"We are very pleased to recognize CCS for their hard work and impressive results in one of the most difficult economic periods in recent history," said Neil Boardman, vice president of recovery and asset remarketing for Regional Acceptance. "Their professionalism and attention to detail are models for the industry, and the reasons why they continue to top the list of our outside vendor partners."

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Regional Acceptance Corporation is a wholly owned subsidiary of BB&T Corporation (NYSE: BBT). For more information, visit regionalacceptance.com

With \$152 billion in assets, BB&T Corporation is the nation's 11th largest financial holding company. Founded in 1872, it operates more than 1,500 financial centers in 11 states and Washington, D.C. More information about the company is available at BBT.com.

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