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June 3, 2011

Ms. Jennifer J. Johnson  
Secretary  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> and C Streets, N.W.  
Washington, DC 20551

Re: Docket No. R-1409 and RIN No. 7100-AD68  
Regulation CC Revisions

Ladies and Gentlemen:

SunTrust Banks, Inc. ("SunTrust") appreciates the opportunity to submit a letter in support of the comment letter submitted by Electronic Check Clearing House Organization ("ECCHO") to the Federal Reserve Board regarding its proposed revisions to Regulation CC. SunTrust is a member of over 3,000 member financial institutions that makes up ECCHO. SunTrust provided input to ECCHO through numerous conference calls and in-person meetings and as such we feel comfortable that the comments provided by ECCHO incorporate SunTrust views.

SunTrust with total assets of \$172.9 billion on December 31, 2010, is one of the largest financial services holding companies. Through its flagship subsidiary, SunTrust Bank, the company provides deposit, credit, trust, and investment services to a broad range of retail, business, and institutional clients. SunTrust's 1,668 retail branches and 2,918 ATMs are located primarily in Florida, Georgia, Maryland, North Carolina, South Carolina, Tennessee, Virginia, and District of Columbia.

We appreciate the work the Board has spent on these proposed rules that will significantly impact the financial services industry's move to a more comprehensive electronic check image exchange in the next few years.

Should you have any questions regarding this letter, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Jose Lopez-Isa", written in a cursive style.