



## MID-FLORIDA HOUSING PARTNERSHIP

INC. 1834 Mason Ave. • Daytona Beach, FL 32117 • Phone (386) 274-4441 • Fax (386) 274-1415 • mfhfp@bellsouth.net

April 2, 2019

To Whom It May Concern:

Mid-Florida Housing Partnership, Inc. is a 501(c)3 not for profit that develops affordable housing. We have been operating since 1989 and have facilitated over 4,000 loans, all for low income households. SunTrust was a partner from our inception and has continued as a valuable ally in a challenging home buying environment.

The key to affordable housing has always been a reliable partner to provide the end loan for households that have many challenges. SunTrust has not only helped teach first time Homebuyer Classes, but their loan officers have worked one on one with our families to reach their goals.

This merger will only benefit our organization and has Mid-Florida Housing Partnership's full support.

Very truly yours,

Francine Gordon  
Executive Director

**Eike, Kathy**

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**From:** BankMergerApplication <BankMergerApplication@FDIC.gov>  
**Sent:** Tuesday, April 09, 2019 7:58 AM  
**To:** Eike, Kathy  
**Subject:** FW: BB&T and SunTrust Merger

This message was sent securely using ZixCorp.

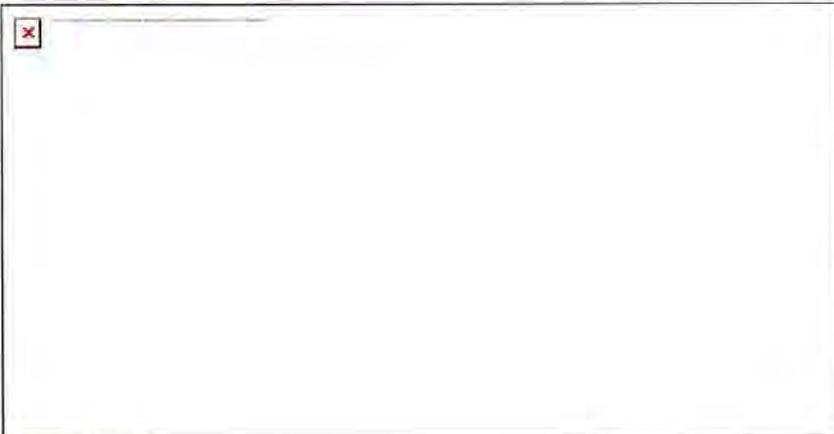
**From:** Dorothea Bernique [mailto:dorothea@increasinghope.org]  
**Sent:** Monday, April 01, 2019 2:06 PM  
**To:** BankMergerApplication  
**Subject:** BB&T and SunTrust Merger

As a local non-profit we have had community development support for our events and programs with both banks. We are in favor and support a merger of the two and look forward to continuing to serve the community with their support.

thank you Dorothea

Dorothea Bernique, AFC  
Executive Director  
1551 Remount Road  
North Charleston, SC 29406  
Office: 843-225-4343  
Fax:866-579-6265  
[www.increasinghope.org](http://www.increasinghope.org)

Receive News and Event Information by texting 'HOPE' to 843-508-6867



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**FRANKLIN-VANCE-WARREN OPPORTUNITY, INC.**  
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360 Burnette Road  
Louisburg, NC 27549  
(919) 496-1445

My Name is Abdul Sm Rasheed and I am currently the CEO of Franklin-Vance-Warren Opportunity, Inc. a four county 50 year Community Action Agency. FVW has a portfolio of Human and Social service programs that seek to facilitate individual self-sufficiency and neighborhood stabilization. FVW is a 9 million dollar enterprise with 100 plus employees. In my professional life for the last 30 years I have had the good pleasure to work with BB&T in my roles as Founder and CEO of the North Carolina Association of Community Development Corporations and The North Carolina Community Development Initiative/Initiative Capital. These three organizations greatly benefited from its relationship with the BB&T family. While working to build these institutions BB&T was an active participant at the highest corporate level. The Former Chief Operating Officer of the corporation actively served on my board of Directors and made such a meaningful contribution to the success of our organization. For my full tenure as CEO of these organizations I always had a senior level BB&T corporate executive active on the board. Sharon Jeffries-Jones and Brian Coyle followed Henry Williamson giving sage advice to both the Board and me as CEO.

Over the life of this relationship BB&T invested Millions of Dollars in the organization and the projects we facilitated throughout the state of NC. BB&T provided furniture and office space to house these organizations for 10 plus years. BB&T leadership lead Capital Campaigns that raised Millions of dollars to invest in community Economic Development throughout the State. I was on the campus of NCA&T earlier this week and saw that BB&T is the Corporate sponsor of the Aggie Football Stadium which I have not seen other Financial Institutions step up and do. I commend Kelly King and his organization for being a leader in this space and I wish them every success as they move to become the 6 largest financial institution in this nation. I only expect them to do things bigger and better as the 6<sup>th</sup> largest Bank in this country.

Respectfully Submitted,

Abdul Sm Rasheed  
Senior Advisor/Chief Executive Officer  
Franklin-Vance-Warren Opportunity, Inc.

**Eike, Kathy**

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**From:** BankMergerApplication <BankMergerApplication@FDIC.gov>  
**Sent:** Tuesday, April 09, 2019 7:25 AM  
**To:** Eike, Kathy  
**Subject:** FW: March 21, 2019 - Proposal by BB&T Corporation To Acquire SunTrust Banks, Inc. and its Subsidiary

This message was sent securely using ZixCorp.

**From:** Ildi Hosman [mailto:ildi.hosman@ja.org]  
**Sent:** Friday, March 29, 2019 4:59 PM  
**To:** BankMergerApplication  
**Subject:** March 21, 2019 - Proposal by BB&T Corporation To Acquire SunTrust Banks, Inc. and its Subsidiary

Dear Sirs,

I am the President and CEO of Junior Achievement of Northwest Florida, Inc. and I would like to voice my support of the BBNT/SunTrust merger currently under consideration. SunTrust is a long standing supporter of our non-profit organization in the Pensacola, FL community. Many employees from local SunTrust branches serve as volunteers in our classrooms teaching financial literacy and workforce preparedness to our area's young people, attend and financially support our fundraisers, and sponsor our classrooms. SunTrust's Foundation has also made significant contributions to both our Pensacola classroom initiatives as well as those in Panama City. We have enjoyed SunTrust's support on the board of directors for nearly two decades. SunTrust's contributions to Junior Achievement have been recognized by our highest honors at our yearly awards gala, Hall of Fame, and we look forward to many more years of continued partnership. SunTrust's contributions have been significant and critical to the advancement of our financial literacy education efforts.

I am convinced that a merger between BBNT and SunTrust will prove to elevate substantially the work we are able to do with regard to our mission at Junior Achievement of Northwest Florida, which is to "inspire and prepare young people to succeed in a global economy." The combining of resources through this merger will help to better the lives of even more children in our community. The two entities together will undoubtedly create an opportunity to improve the community more impactfully than either could on their own.

Please weigh the human interest and philanthropic advantage of this merger with considerable emphasis as you progress in your decision-making process.

Thank you, Ildi Hosman

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**Ildi Hosman, President**  
Junior Achievement of Northwest Florida, Inc.  
6677 North Davis Hwy., Ste. B | Pensacola, FL 32504  
Office: 850-477-1420  
Mobile: 850-712-5041  
[www.janwfl.org](http://www.janwfl.org)

Rec'd 4/1/19



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615.256.8195

FDIC, Atlanta Regional Office  
10 10<sup>th</sup> Street, NW, Suite 800  
Atlanta, GA 30309-3849

February 11, 2019

Dear FDIC, Atlanta Regional Office;

I am pleased to hear about the intended merger of SunTrust and BB&T. As a nonprofit leader in Nashville, I have long been impressed by the service and commitment to our local community by SunTrust Bank. SunTrust has been by our side for over a decade meeting our banking and financial needs. Additionally, SunTrust has provided my organization, Safe Haven Family Shelter, whose mission is to serve families facing homelessness, with grant and sponsorship dollars that have been instrumental to our sustainability.

This past year, SunTrust awarded Safe Haven Family Shelter with their Lighting the Way Award, a catalytic award along with leadership training that will allow us to serve and house more families in 2019. It is this kind of recognition of our community's most pressing needs and to those most able to fulfill it with excellence that is a testament to SunTrust's acumen as a nonprofit partner who makes critical social investments.

I have worked much with Carolyn Ermey, Director of Charitable Giving/SunTrust Nashville, over many years, and a more engaging, involved, caring individual one cannot find. She represents SunTrust well and is beloved by our nonprofit community. Scott Pohlman, President, Nashville Region, is new in town, but he has already made a mark and has brought great energy to SunTrust, increased community engagement, and has the kind of personality that represents SunTrust well. SunTrust is a community treasure because of its people and commitment to service.

If a merger with BB&T expands this scope of service and community engagement, this will only become an even greater force for good. I support this move because I trust SunTrust and its long record of success, its people, its message, and its legacy in our community.

Please let me know if you have questions I can answer. I appreciate having the opportunity to comment on the intended merger.

Sincerely,

Joyce Lavery

1301 Hannah Avenue  
Knoxville, TN 37921  
865-523-9131  
www.uwgk.org



United Way  
of Greater Knoxville



April 5, 2019

Federal Reserve Bank of Richmond  
P. O. Box 27622  
Richmond, VA 23261

Ladies and Gentlemen:

It is my great pleasure to share my comments regarding the wonderful association United Way of Greater Knoxville has enjoyed over many years with SunTrust Bank. I am happy to report that SunTrust Bank has been a tremendous supporter of this organization for decades. SunTrust has contributed financially to United Way of Greater Knoxville, allowed their employees a chance to donate and to get involved. Their staff, at virtually every level, have served in a variety of volunteer roles helping us raise money, raise awareness, account for the dollars, grant donated dollars to partner agencies and served in governance roles. They have been a very generous community partner and we could not manage without them.

We are hopeful and optimistic that you will grant the pending merger with BB&T and this merger will only strengthen the great community spirit these organizations practice.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink that reads "Ben Landers".

Ben Landers  
President

CC: Angela Conner



April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

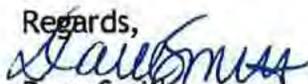
Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

SunTrust is an excellent partner of HomeFree-USA. I appreciate the activity of SunTrust in our community, and each representative that comes to our office understands the community, LMI borrowers and appears to be very committed to their work.

I hereby support this merger and wish SunTrust greater success.

Regards,

  
Dave Smith



# Charlotte Housing Authority

4/10/2019

Chief Executive Officer  
A. Fulton Meachem, Jr.

Federal Reserve Bank of Richmond  
PO Box 27622  
Richmond, VA 23261

Dear FDIC public comment staff,

Re: SunTrust/BB&T Merger Public Comments

400 East Boulevard  
Charlotte, North Carolina  
28203

On behalf of the Charlotte Housing Authority, I would like to offer support for the proposed merging of the two iconic franchises. With the headquarters of the proposed deal located in Charlotte, drawing an estimated 13,600 of highly skilled- financial technology and innovation jobs to the heart of the city along with an associated upsurge to an already booming commercial real estate market—the forthcoming impacts will no doubt lead to tremendous changes upon the city and its residents.

Post Office Box 36795  
Charlotte, North Carolina  
28236

As a leader in Charlotte affordable housing for 80 years, who strives to provide high quality housing that is affordable and is an asset to all communities, we'd like to acknowledge BB&T and SunTrust, and SunTrust Foundation for their generous \$10 million commitment to the Charlotte Housing Opportunity Fund, along with it a commitment to provide \$20 million worth of below market-rate loans to developers that will help finance new affordable housing construction.

Tel: 704.336.5183

TDD: 704.336.5262

Fax: 704.336.5237

Fax: 704.336.8484

Fax: Section 8 704.336.5960

As this merger will solidify Charlotte's position as the second-largest banking center in the U.S., we hope this occasion too, sets the bar for a more dynamic and civically engaged and civic-oriented private sector; one that is committed to ensuring the forthcoming opportunities that arise from the merger reach every type of worker and family, particularly those that are struggling to keep pace with rapid neighborhood transformations.

Operations  
Fax: 704.336.5202

We thank BB&T and SunTrust for their support in ensuring adequate affordable housing supply in Charlotte, and for already being a valuable and generous member of our community. We look forward to their sustained support in making Charlotte a great place to live and work for everyone. I can be reached by phone at, 704-336-5221, and by email at [fmeachem@cha-nc.org](mailto:fmeachem@cha-nc.org).

[www.cha-nc.org](http://www.cha-nc.org)

Sincerely,

A. Fulton Meachem, Jr.  
President/CEO

**Eike, Kathy**

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**From:** David Dulin <Ddulin@uwcentralcarolinas.org>  
**Sent:** Tuesday, April 09, 2019 4:21 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust Bank/BB&T merger

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To whom it may concern;

I wanted to voice my overwhelming support for the merger of SunTrust Bank and BB&T. I am the Relationship Manager for the Banking and Financial Services Industry. It has been my privilege to work with both of these organizations in their community philanthropy efforts for the last nine years. They are both committed to the communities they serve. Not only are they generous in their financial giving but also offer expertise and advocacy for community issues related to our work. I think the merger will only add a larger commitment and positive synergy to the greater Charlotte community.

Thanks

**David Dulin | Relationship Manager**  
UNITED WAY OF CENTRAL CAROLINAS  
301 South Brevard Street, Charlotte, NC 28202  
**O: 704.371.6242**

[www.uwcentralcarolinas.org](http://www.uwcentralcarolinas.org)     

**United Way fights for the education, health, and financial stability of every person in our community. LIVE UNITED®**



**Eike, Kathy**

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**From:** Naomi Asher <naomi@uwayac.org>  
**Sent:** Tuesday, April 09, 2019 4:17 PM  
**To:** RICH BankSup Applications Comments; BankMergerApplication@fdic.gov  
**Subject:** [External] Suntrust in our Community

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Dear Friends:

Suntrust has been a wonderful community partner to United Way in Anderson County! First and foremost, all Suntrust branches run United Way campaigns and give Corporate Contributions - without which, we could not do our life changing work. More importantly to us, Suntrust employees are active in the community through volunteerism and giving of their time. Suntrust as a company strives to understand the issues facing Anderson County and has a desire to "get their hands dirty" getting to work on improving those issues.

We could not have the impact we do throughout the community without the support of Suntrust and are incredibly thankful for the dedicated and supportive employees, leadership and management!

We look forward to this new chapter and partnership between United Ways and Suntrust / BB&T.

--



Naomi Asher  
Executive Director, United Way of Anderson County  
865-483-8431 / 865-591-7636  
[www.uwayac.org](http://www.uwayac.org)

*"Do all the good you can. By all the means you can. In all the ways you can. In all the places you can. At all the times you can. To all the people you can. As long as ever you can" - John Wesley*

**Eike, Kathy**

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**From:** Anna Smith <[asmith@pathwayhomes.org](mailto:asmith@pathwayhomes.org)>  
**Sent:** Tuesday, April 09, 2019 3:52 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Pathway Homes comment on historic support for our organization

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To whom it may concern,

Pathway Homes has had a banking relationship with SunTrust Bank since our inception in 1980. They have been supportive of our nonprofit organizational needs and helped us grow from an organization with an annual budget of \$100,000 to one with an annual budget of \$14,000,000.

SunTrust Foundation has also contributed to our agency. The Foundation supports our ability to provide safe affordable housing which helps individuals we serve with serious mental illness remain stably housed and have access to mental health treatment that helps our consumers meet their recovery goals and not return to homelessness. As a result of our work supported by the SunTrust Foundation, 97 percent of the 1,240 individuals we serve in Northern Virginia and Central Florida do not return to homelessness.

We appreciate SunTrust and BB&T's deep commitment to continue to invest in the communities they serve and that SunTrust and BB&T plan to be an even more active community partner.

Sincerely,

Anna Smith  
Director of Development  
Pathway Homes, Inc.  
10201 Fairfax Boulevard, Suite 200  
Fairfax, VA 22030  
703-876-0390

Please join us at our annual Steps to Pathways Breakfast on May 22nd at Waterford at Springfield from 8 to 9:30 a.m. to learn more about who we serve and how we serve from our CEO and from those we have the privilege of serving every day! Please RSVP Anna Smith at [asmith@pathwayhomes.org](mailto:asmith@pathwayhomes.org).

**Eike, Kathy**

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**From:** James Taylor <jt@yourunitedway.org>  
**Sent:** Tuesday, April 09, 2019 2:50 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] BB&T/SunTrust Merger Comment

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Good afternoon,

When I first heard about the proposed merger of BB&T and SunTrust Banks, I was relieved. While any merger creates change and potential challenges, I had assumed that potential deals involving either bank would include a much larger partner with minimal geographic overlap. I have learned that the shared geography of the two institutions will provide opportunities to better compete in the banking marketplace while also maintaining key shared values that both companies hold. BB&T and SunTrust are strong supporters of United Way and the communities we all seek to serve. I am encouraged that this merger will create shareholder value without sacrificing the shared commitment to continue engaging with important community partners in the work of elevating all our neighbors.

Richmond has been home to the mortgage operation for SunTrust and its predecessor banks. This unit is an important part of the business and community structure in our region. I would encourage the merged entity to maintain this business unit in Richmond.

**James L. M. Taylor**  
*President & CEO*  
**United Way of Greater Richmond & Petersburg**  
2001 Maywill Street, #201  
Richmond, VA 23230  
[jt@yourunitedway.org](mailto:jt@yourunitedway.org)  
(804) 771-5828

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**Urban League of  
Greater Chattanooga, Inc.**

*Empowering Communities.  
Changing Lives.*

April 8, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

RE: SunTrust Bank Merger

TO WHOM IT MAY CONCERN:

The Bank merger that involves SunTrust & BB&T is an excellent opportunity to not only grow, but for these lenders to provide more services to our community. Over the past 15 plus years, SunTrust Bank has been a true community partner with the Urban League of Greater Chattanooga. They have helped to:

- Facilitate seminars/workshops on Understanding Credit;
- Strategies for improving your credit scores;
- How to Purchase a Home;
- Manpower & over \$10,000/year in Financial support to provide free Income Tax Filing assistance to over 10,000 low income and elderly consumers annually; and
- Financial and technical assistance to small business owners in need of capital for sustainability purposes.

Combining the strength of these two institutions will enable them to be even a greater asset to our community. To this end, I wholeheartedly support and endorse this merger.

Sincerely,

Warren E. Logan, Jr.  
President/CEO

**Eike, Kathy**

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**From:** Mary Butler <mary.butler@scorevolunteer.org>  
**Sent:** Tuesday, April 09, 2019 2:19 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust and BB&T Bank Merger

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Dear FDIC,

I am writing to you regarding the proposed merger of SunTrust Bank and BB&T. I am the chapter chairperson for SCORE, an all-volunteer small business advisory nonprofit organization and a resource partner of the SBA. Our chapter is located in Charleston, South Carolina. We have approximately 60 volunteers who mentor and coach about 1200 startups and small business owners each year in face to face meetings. As you can imagine, financial institutions are critical to the small business community. SunTrust has been an amazing partner to SCORE and other nonprofit organizations in our community. They have committed grant funding to our community to serve low income, minority and veteran organizations. They actively participate in small business education and training programs. Financial literacy is a core need in our community and we can count on SunTrust to help educate our clients.

Our experience with SunTrust has been one of open communication, professionalism and a deep commitment for the long term health of our community. We have also had a relationship with BB&T and have a similar experience with them stepping up to serve the communities needs. We need these resources to continue to support our efforts and are asking that you allow them to continue to do so. Please let me know if you have any questions.

Best Regards,  
Mary Butler



Mary Butler  
Chapter Chair  
Mentor  
M: 843-800-0683  
[mary.butler@scorevolunteer.org](mailto:mary.butler@scorevolunteer.org)  
[www.charlestonsc.score.org](http://www.charlestonsc.score.org)

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**The Savannah Bananas**  
Historic Grayson Stadium  
1401 East Victory Drive  
Savannah, GA 31404  
(912) 712 - 2482

Dear Federal Reserve Bank of Richmond,

We've partnered with SunTrust since we arrived in Savannah in 2016. They saw an opportunity to partner with us and support the community and we officially teamed up prior to our first season.

SunTrust supported our non-profit by offering community outreach programs with our players. They've also invested heavily in providing people in Savannah the opportunity to come out to our games.

We are excited about the merger with BB&T and confident this merger will only improve our partnerships in the community.

We believe they will now have even greater resources to support our efforts and the numerous groups in our community.

Jesse Cole  
Owner, Savannah Bananas

**Eike, Kathy**

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**From:** Andrea Lamphere <andrea.lamphere@ja.org> on behalf of Richard George <Richard.George@ja.org>  
**Sent:** Tuesday, April 09, 2019 1:24 PM  
**To:** RICH BankSup Applications Comments; BankMergerApplication@fdic.gov  
**Cc:** Richard George  
**Subject:** [External] In support of SunTrust in the Tampa Bay Community

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To Whom it May Concern

Please find below my statement of testimony to support the extraordinary work that SunTrust is doing to support Financial Literacy as a partner of Junior Achievement in the Tampa Bay community.

*Statement of testimony*

*As the founding sponsor of our new JA Finance Park presented by SunTrust, the initial grant of \$1.7 million is the largest single gift ever in the history of Junior Achievement Tampa Bay. This new facility, dedicated on September 13, 2018 is the home of JA Finance Park, which is a program to teach financial literacy to 8th grade students including personal budgeting, saving, spending and investing. This partnership with SunTrust was the impetus to enable every 8th grader in Hillsborough County to benefit from this program. In addition to the funding, SunTrust has become a valuable volunteer partner and over the last 2 years has provided 247 volunteers, empowering 3,117 students and over 2,000 instructional contact hours, making them one of our top 10 volunteer partners. Obviously this partnership has been vital to the success of our new JA Finance Park but we support the merger with BB&T as we know that it will increase our partnership even more. As an organization which focuses on financial literacy, this introduction of BB&T will promote new funding and volunteer opportunities, as well as a larger presence within our local community, further empowering young people to make sound financial decisions as they become adults.*

**Richard George**

President

Junior Achievement of Tampa Bay, Inc.

13707 N. 22<sup>nd</sup> Street, Tampa, FL 33613

Phone: (813) 605-1765

Junior Achievement | **100 YEARS. 100% READY®**

Empowering young people to own their economic success since 1919.



**of Jacksonville**

100 Festival Park Ave  
Jacksonville, FL 32202  
(904) 731-9933  
girlsincjax.org

**Girls Inc. of  
Jacksonville**

100 Festival Park Ave  
Jacksonville, FL 32202  
(904) 731-9933  
girlsincjax.org

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Robin Rose, PhD  
**CEO**

April 9, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond VA 23261

To Whom It May Concern:

I am writing to you to express support for the SunTrust and BB&T Banks proposed merger. As a nonprofit executive, I have enjoyed a ten-year partnership with SunTrust in multiple markets to include Tampa, FL, Sarasota, FL and Jacksonville, FL. Former SunTrust regional Chief Executive Officer, Allen Brinkman, first introduced me to the values that are the heart of the Bank's daily operations and business practices when I was the CEO of the nonprofit organization, Frameworks, in Tampa, FL in 2009.

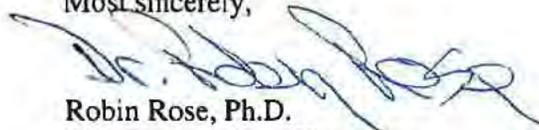
SunTrust believes that philanthropy is essential to building and sustaining communities. They also believe that when they build their communities they build their bank, and teammates are encouraged to volunteer and support local nonprofit organizations to advance the concepts and practices of financial well-being.

In each of the three state of Florida markets I have worked in I have received grant funding to provide financial literacy programs to youth and adults who are at or below the poverty line. In addition, throughout the last ten years SunTrust has consistently provided me with board members and volunteers for each of the nonprofit organizations I have lead, and they continue to provide me with grant funding, board members and volunteers who teach financial literacy to the girls we currently serve in grades K-12 in Jacksonville, FL. With the support of SunTrust throughout the last ten years I am proud to say that together we have touched the lives of over 10,000 youth and families in Florida who have participated in our financial literacy programs.

Finally, Allen Brinkman was never too busy to have a monthly breakfast meeting with me to provide mentoring, support, and business advice as I needed it. This "going the extra mile" customer service attitude has been demonstrated to me in every market I have worked in which also reflects their company values of giving back to their communities.

The employees of SunTrust are some of the finest people I have ever worked with in my 40+ year professional career and I continue to be proud to consider them my primary financial literacy partner. I am confident they will be a huge asset to BB&T Bank.

Most sincerely,



Robin Rose, Ph.D.  
Chief Executive Officer



Virginia  
**HISPANIC CHAMBER**

*For professionals and businesses*

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

On behalf of Michel Zajur and the entire team of the Virginia Hispanic Chamber of Commerce, we are pleased to offer our support of the proposed SunTrust and BB&T merger. Our organization has enjoyed a fruitful partnership with SunTrust over our years of operation. SunTrust has always been dedicated to bettering the Richmond community, generously contributing to several key programs and causes. The Virginia Hispanic Chamber of Commerce has come to rely on SunTrust as a reliable and positive partner for our many projects.

It is our belief that a merger of SunTrust and BB&T will only expand the philanthropic reach of the organization. They will pool their many resources to make impactful and sustainable contributions throughout the state of Virginia. The Virginia Hispanic Chamber of Commerce looks forward to working with a combined SunTrust and BB&T to continue our goal of expanding business opportunities for the Hispanic community throughout the commonwealth.

We wish both SunTrust and BB&T success in their latest endeavor and look forward to working with the combined organization in the near future.

Sincerely,

Michel Zajur  
CEO/President  
Virginia Hispanic Chamber of Commerce

**Eike, Kathy**

---

**From:** Larry Colbert <lcolbert@jamemphis.org>  
**Sent:** Tuesday, April 09, 2019 12:06 PM  
**To:** RICH BankSup Applications Comments; bankmergerapplication@fdic.gov  
**Cc:** Ferguson.Gigi; Cleaves.Dorothy.L; Alexis Johnson  
**Subject:** [External] Re: Support Letter

NONCONFIDENTIAL // EXTERNAL

**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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To Whom it May Concern:

Please accept this letter of support on behalf of SunTrust Bank and their merger with BB&T coming up soon. As president of JA of Memphis and the Mid-South the last 10 years and also working closely with our local SunTrust partners for most of my 23 year JA career, I am happy to share that SunTrust has been wonderful to work with from a community standpoint. In our local community, we have been fortunate to have support from SunTrust from not only a financial position, but they have been heavily involved with our organization with team member volunteerism and also board membership from the first day they hit our market. Additionally, SunTrust has been very instrumental in helping us to leverage others from the business community simply from their very valued presence with our organization.

The SunTrust Brand here in Memphis and the Mid-South has not only impacted our JA facility, but they have benefited many others in this community as well. SunTrust has been a huge asset to our community and many in positions like me would expect that level of support to continue and even more-so once the merger is complete.

Thank you for accepting my letter of support and please don't hesitate to contact me directly if there is more you'd like from me.

Sincerely,  
Larry D. Colbert  
President and CEO  
Junior Achievement of Memphis and the Mid-South  
307 Madison Ave  
Memphis, TN 38103  
901-507-1476 and 901-482-9946  
[www.iamemphis.org](http://www.iamemphis.org)

*"empowering young people to own their economic success"*

**Eike, Kathy**

---

**From:** Kandi Deitemeyer <Kandi.Deitemeyer@cpcc.edu>  
**Sent:** Tuesday, April 09, 2019 11:45 AM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust & BB& T Proposed Merger

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Members of the Federal Reserve Bank:

RE: Proposed Merger of SunTrust and BB&T Bank(s)

Thank you for the opportunity to provide comments regarding the aforementioned merger. Central Piedmont Community College has a rich history in Charlotte, NC having been a national leader in workforce development and education. As part of that rich history, we have had a substantial and long standing partnership with SunTrust Bank. As you consider the potential for the proposed merger, we hope you'll place significant consideration on the community support, philanthropic role, and partnership that SunTrust has embedded in the scope of its practice. We are deeply grateful for their support of education and the College's ability to provide economic opportunities for our citizenry. Further, we know that a merger with BB & T can only strengthen their community connections and even more deeply support the future of our great city and so many others.

SunTrust and Central Piedmont have also enjoyed a long-term business relationship, detailed below. SunTrust has consistently provided exceptional service to the College. As an institution committed to community support, SunTrust has always encouraged community service to the Central Piedmont Community College Foundation. We are grateful that they support a senior member of their team on our board of directors, who has been an exceptional asset.

For a more comprehensive understanding, please see below for the investments and support SunTrust Bank and the SunTrust Foundation have provided for nearly four decades.

#### Philanthropy

SunTrust Bank has made approximately \$362,000 in unrestricted and sponsorship gifts which have supported several of the College's efforts and student initiatives.

SunTrust Foundation has made grants totaling \$200,000 to the College. Foundation grants have supported Swirl, Sporting Clays Classic, and performing arts; unrestricted grants have also been made to the College. Most recently, foundation grants have been focused on economic mobility with support provided for Opportunity Scholarships, A.C.T. Program, and Keys to Financial Success (a financial literacy education program).

#### Banking Relationship

SunTrust has long been the primary banking institution for the College and Central Piedmont Community College Foundation. The College utilizes SunTrust for all significant financial purposes and transactions such as payroll, cash accounts, etc. SunTrust serves as custodian for Foundation assets and also provides payroll services.

#### Engagement & Partnership

SunTrust personnel have served the College in volunteer leadership capacities, including Rai Glover, a Sr. VP at the bank, who is on the Foundation's board of directors.

Please let me know if I can provide any further assistance, as you consider this proposed merger.

Best regards,

Kandi W. Deitemeyer, Ed.D.  
President  
President's Office  
Central Piedmont Community College  
Central Campus, Disher Building  
P.O. Box 35009  
Charlotte, NC 28235-5009  
Phone 704-330-6566; FAX 704-330-5045  
[www.cpcc.edu](http://www.cpcc.edu)



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**Eike, Kathy**

---

**From:** Tim Snow <tsnow@scholarship.org>  
**Sent:** Tuesday, April 09, 2019 11:25 AM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust Merger

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**PLEASE NOTE: This email is not from a Federal Reserve address.**

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Dear Sirs,

I am writing today to express my strong support of the pending merger between SunTrust and BB&T.

I am the President of the George Snow Scholarship Fund; we are a public charity based in Boca Raton, Florida, that provides college scholarships to the young people of Palm Beach County, Florida.

SunTrust is one of our organization's most treasured community partners. SunTrust not only provides much need funding to support our organization, but their associates and employees serve the Fund in a wide variety of capacities. They sit on our selection and interview committees, they chair our events and speak at our educational seminars. Their contributions, both financial and in time and talent cannot be overstated.

I believe the economies of scale this merge will bring to both parties will allow them to invest more resources back into the communities they serve.

Please let me know if you have any questions. My hope is that this "Merger of Equals" will proceed smoothly and quickly through the regulatory process thereby allowing the new bank to continue to grow their involvement in the communities where we all live, work and play.

Timothy G. Snow  
President  
The George Snow Scholarship Fund  
201 Plaza Real  
Suite 260  
Boca Raton, FL 33432  
P.561.347.6799  
F.561.347.6380  
C.561.289.9397  
[tsnow@scholarship.org](mailto:tsnow@scholarship.org)  
W.[www.scholarship.org](http://www.scholarship.org)



Guide. Connect. Succeed.

April 4, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It may concern:

On behalf of the Metropolitan Business League (MBL), I appreciate this opportunity to submit our comments about the SunTrust merger application process.

As President of the MBL, my top priority is to foster the growth of the Richmond region's businesses. One way I believe to do that is through strong collaborations and support from our corporate partners.

The MBL is a nonprofit, membership-based business association that aims to foster small business development. The MBL advocates and promotes the economic growth and development of small, women-owned and minority businesses in Central Virginia by focusing on the expansion of business opportunities and alliances, capacity building and advocacy.

Throughout the years, SunTrust Bank continues to exemplify the true definition of an outstanding community partner. Much of the MBL's success has stemmed from the long-standing financial support of SunTrust Bank and their willingness to open its doors and provide multiple facilities, for our educational programs. Such support sustains our programs and allows us to contribute to the success of our members and offer free quarterly 8-week entrepreneurship series and monthly 2-hour workshops for our members at no cost.

In addition, in 2018, the SunTrust Foundation Board of Directors, awarded the MBL with the 2018 Lighting the Way Award. The SunTrust Foundation's Lighting the Way Award included a grant in the amount of \$75,000.00, used to further our efforts with the Abilities Entrepreneurship Series and Veterans Entrepreneurship Training Program.

Collaboratively with corporate partners like SunTrust Bank, we will continue to provide valuable services and resources to business owners pertaining to financial well-being and entrepreneurship.

Again, thank you for the opportunity to offer our comments on this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'Floyd E. Miller, II', is written over a white background.

Floyd E. Miller, II M. Ed.  
President & CEO



**Strengthening People  
Enhancing Communities  
Elevating Partners**

Washington DC	202.526.2000
Riverdale, MD	301.891.8400
Baltimore, MD	410.878.1405
Boynton Beach, FL	561.509.0900
Toll Free	855.493.4002

April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a proud nonprofit leader and partner with SunTrust bank on a number of programs to uplift low to moderate income families, my organization, HomeFree-USA, fully supports and encourages the merger between SunTrust and BB&T.

Both banks are concerned about hard working families. SunTrust in particular, has done an outstanding job in reaching families in their footprint.

Sincerely,

Marcia Griffin  
President & Founder  
HomeFree-USA



**HomeFree-USA** is a HUD-approved nonprofit homeownership and financial counseling leader. With 68 nonprofit partners nation-wide, the HomeFree-USA network represents the interests of 5 million homebuyers, homeowners and renters. A 0% foreclosure rate is enjoyed by homebuyers who have participated in HomeFree-USA pre-purchase programs.



April 3, 2019

SunTrust Bank, Nashville  
C/O Scott Pohlman  
401 Commerce Street  
4th Floor  
Nashville, TN 37219

Dear Scott,

Oasis Center appreciates the long-term partnership we've had with SunTrust since 1987. Through the years SunTrust has supported a variety of programs to help thousands of young people, especially those youth and families who need our assistance in the emergency shelter and those young people looking to be the first in their family to go to college.

Oasis looks forward to continuing and deepening that partnership with BB&T/SunTrust and we support the merger of these two entities.

Warmest Regards,

A handwritten signature in black ink, appearing to be "Mark Dunkerley".

Mark Dunkerley  
Chief Strategy Officer

**Eike, Kathy**

---

**From:** Kevin Spears <kevin.spears@ccfhnc.org>  
**Sent:** Tuesday, April 09, 2019 9:59 AM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust's commitment to communities

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To whom it may concern,

I am writing to affirm SunTrust's philanthropic commitment to the communities where it has a presence.

The Center for Child & Family Health has provided evidence-based clinical and community responses to childhood trauma for more than 20 years. Our outpatient clinic and in-home family supports serve for than 2,000 Durham families every year, and our training programs reach more than 3,000 child-serving professionals throughout North Carolina every year.

SunTrust gives generously to this mission every year, and their support extends back many years. Lisa Yarborough, SunTrust's Durham City President, as served on our Leadership Council. All of our account managers over the years – including John Flynt, our current rep – have been closely attentive to our mission and supportive in many ways.

CCFH sees SunTrust as a reliable partner in its charitable work, and we believe they demonstrate a consistent commitment to healthy, prosperous communities.

Best regards,

Kevin

**Kevin Spears • Director of Development**  
**Center for Child & Family Health**

(919) 385-0738 ofc

(919) 428-8534 cell

[www.ccfhnc.org](http://www.ccfhnc.org)



April 8, 2019

Federal Reserve Bank of Richmond  
PO Box 27622  
Richmond, VA 23261

FDIC Atlantic Regional Office  
10 10<sup>th</sup> Street NW Suite 800  
Atlanta, GA 30309-3849

**RE: SunTrust Community Support**

To Whom It May Concern,

On behalf of the Science Museum of Virginia, I would like to express the Museum's gratitude and deep appreciation of its partnership with SunTrust.

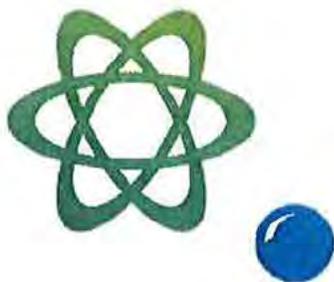
SunTrust and its predecessors have had a meaningful impact on the Museum during its first 40 years. Its early investment in the Museum's Inspire the World Campaign has helped transform the guest experience at Broad Street Station and allowed us to engage with visitors at a deeper level. Its annual support of Museum events and programs allows us to continue our mission: *Inspiring Virginians to enrich their lives through science*. In addition, our Foundation has maintained a banking relationship with SunTrust for over two decades.

The Science Museum of Virginia is proud to have called SunTrust a valued community partner for four decades and we look forward to continuing our relationship following the merger with BB&T.

With warm regards,

A handwritten signature in black ink that reads "Rich".

Richard Conti  
Director



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Executive Director  
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**Eike, Kathy**

---

**From:** HARBEL Housing <harbelhousing@gmail.com>  
**Sent:** Wednesday, April 10, 2019 4:01 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Letter of Support - BB&T and Suntrust Merger

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To Whom it May Concern:

I wish to express my support of the proposed merger between BB&T and SunTrust.

HARBEL Housing Partnership was founded in 1993 as a regional nonprofit pre--purchase homeownership program. Our agency serves first-time homebuyers looking to buy in either Baltimore City or Baltimore County. Our focus is on the low-to-moderate income homebuyer, but serve everyone seeking education and counseling no matter the source or amount of income. As every buyer will benefit from a strong consumer based knowledge and sound decision-making program. Our mission is that HARBEL provide a comprehensive course of pre-purchase education and counseling in order to increase the number of long-term homeowners by lessening the risk of foreclosure.

As director of the HARBEL Housing Partnership since its inception I have worked closely with both financial institutions. SunTrust has been a HARBEL bank partner since 1997 and BB & T became a bank partner in 2015.

I can speak to both institutions' ability to address the needs of the first-time homebuyer because they have had dedicated loan officers with a special focus on the first-time homebuyer. Each have established mortgage options that work well with this population.

Their experience with the low-to-moderate income homebuyers is considerable and I have seen this experience demonstrated as the staff achieve success in mortgage approvals for our clients.

Both institutions work with the various settlement assistance programs available, especially for the low-to-moderate, first-time homebuyer. I served on the Federal Home Loan Bank of Atlanta as the Maryland representative on their advisory board and was very much involved in the creation of the FHLB's first-time homebuyer program that provides settlement assistance (in the form of a forgivable 2nd mortgage). Both BB&T and SunTrust have made good use of these funds to address the buying needs of the low-to-moderate income homebuyer.

BB&T and SunTrust's loan officers, along with their management and leadership teams have effectively worked with HARBEL Housing Partnership. I look forward to continuing our relationship upon the merger.

Sincerely,

Regina W. Buker, Director

--  
HARBEL Housing Partnership  
Office Hours: Monday - Friday / 9:00 a.m. to 4:30 p.m.

April 10, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Regards,



Jee Lee, MPA

Executive Director

3 April 2019

Federal Reserve Bank of Richmond  
PO Box 27622  
Richmond, VA 23261

**RE: SunTrust Merger**

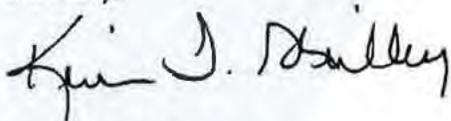
To Whom It May Concern:

I am pleased to provide this letter for support for the great partnership we have in the Ocala (FL) Metro with SunTrust. The Chamber & Economic Partnership (CEP) is the economic development leader for this area and SunTrust has been actively engaged with us for more than 30 years. SunTrust is a Champion partner with the CEP and have been a key community partner as we have sought to build and diversify the local economy.

As a career chamber and economic development professional with 25 years of experience, I have worked with dozens of banks across the Southeast. However, I can state without reservation that SunTrust has been among the most engaged in working to understand the uniqueness of our community. They understand the market, the opportunities, and how to serve both. The first question is always, "How can we assist."

If nothing else is a testament to their commitment, I believe our continuing relationship with them speaks volumes. Banks come and go but they had stayed the course. SunTrust has a reputation which speaks of excellence. I am pleased to offer this letter of support and look forward to an even greater community partnership once they merge with BB&T.

Sincerely,



Kevin Sheilley  
President/CEO





Catholic Charities Bureau, Inc.  
Diocese of St. Augustine  
Central Administration

134 E. Church Street, Jacksonville, FL 32202 • Phone: (904) 899-5500 • Fax: (904) 899-5510

April 2, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

Supervision, Regulation  
and Credit Department

APR 10 2019

Federal Reserve Bank  
of Richmond

*President*  
Bishop Felipe J. Estévez

*Chief Executive Officer*  
*Diocesan Director*  
Anita Hassell

To Whom It May Concern:

I am writing this letter in support of SunTrust's work in our community, as a philanthropic investor and our banking partner for many years. SunTrust has provided professional guidance and prompt customer service in addition to programmatic grants in support of our mission. Catholic Charities puts faith into action to serve the most vulnerable in our community, advocating for justice, human dignity and quality of life, while reflecting the compassion of God in Christ.

We are very pleased to have SunTrust executives serve as leaders on our Board of Directors. Senior Vice President Lisa C. Hayes served as the Chair of the Jacksonville Regional Board of Directors from July 1, 2017 – June 30, 2018. She is currently serving as our Chair Emeritus and remains very active in our agency, particularly on our Executive and Development Committees.

SunTrust Foundation is a long-time supporter of our programs and services. Since we began our Workforce Development Program in 2012, the SunTrust team throughout the Southeast has provided donations of funding and volunteer hours to ensure the program's success. The Workforce Development program offers job-readiness training, interview and computer skills training, resume/cover letter assistance and job referrals for low-income, unemployed or underemployed adults.

Through a partnership with Catholic Charities USA, SunTrust provided invaluable support to agencies across the country in the form of financial literacy training (Your Money, Your Goals) and funding for workforce development programs.

SunTrust is a stellar example of community trusteeship and partnership in the nonprofit sector. We support the merger of SunTrust and BB&T to become America's premier financial institution. We look forward to continuing to work together to help transform lives of our most vulnerable neighbors.

Sincerely,

Anita Hassell

Anita A. Hassell, MBA, MSW  
Diocesan Director/CEO

## Metropolitan Development and Housing Agency

701 SOUTH SIXTH STREET \* NASHVILLE, TENNESSEE 37206 \* TELEPHONE (615) 252-8400  
TELEPHONE DEVICE FOR DEAF (615) 252-8599

James E. Harbison  
Executive Director

Mailing Address: P. O. Box 846  
Nashville, TN 37202

April 1, 2019

Federal Reserve Bank of Richmond  
P. O. Box 27622  
Richmond, VA 23261



Dear Federal Regulators:

We wish to comment on the proposed merger of SunTrust Bank and BB&T which is under review by your office.

Our agency has undertaken a major recapitalization of our legacy public housing properties, transforming them into modern mixed-income, mixed-use communities at a projected cost in excess of a billion dollars. Realization of our initiatives requires a massive infusion of financing, including Low Income Housing Tax Credits, New Market Tax Credits, construction and permanent loans, and a variety of other financial products. As part of our initial community transformation, we needed to finance the construction of a new charter school to serve as a critical magnet to attract workforce and market-rate residents to an area that has been known for decades as a troubled concentration of poverty. We elected to utilize New Market Tax Credits as the financing vehicle for this school, the first time that our agency has ventured into this structure. SunTrust Bank assumed the lead role for the several other Community Development Entities (CDEs) and Community Development Financial Institutions (CDFIs) that were needed to provide the full amount of the financing that was required for this project. Their representatives helped guide us through the complex closing, the construction draw procedures, and the periodic impact reporting for this financing structure.

In earlier years, when HUD was incentivizing the recapitalization through the HOPE VI program, we were able to secure the private financing for one of our mixed-income projects (J. Henry Hale Homes) through a conventional loan from SunTrust Bank.

Going back even further, to the early 1990s, when our agency was just starting to venture into tax increment financing - and when downtown Nashville was a poster-child for disinvestment - our first significant TIF commitment was a \$13.5 million TIF loan for the new headquarters building for Bell South in the heart of downtown Nashville. SunTrust assumed the lead role in assembling a consortium of banks to provide this financing. The Bell South ("Batman") building has become a unique feature in the skyline of downtown Nashville and, together with the contemporaneous renovation of the Ryman Auditorium, is credited with the beginning of significant reinvestment in Nashville's downtown.

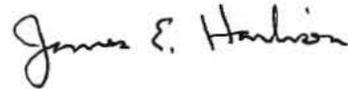
Federal Reserve Bank of Richmond

Page 2

April 1, 2019

So we feel that SunTrust Bank has been an invaluable partner in several of the pioneering initiatives we have undertaken over the years. We think that its merger with BB&T would only enhance their ability to participate in our initiatives going forward. MDHA fully supports the proposed merger.

Sincerely,

A handwritten signature in black ink that reads "James E. Harbison". The signature is written in a cursive style with a large initial "J" and a distinct "E".

James E. Harbison  
Executive Director



# The Shepherd's Center of Greater Winston-Salem

1700 Ebert Street, Winston-Salem, NC 27103

336-748-0217

Info@shepherdscenter.org

April 5, 2019

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Linda M. Lewis, M.Div.

*Vital Living Program Director*

Susan B. Meny, MS

www.shepherdscenter.org

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261 and to the

FDIC's Atlanta Regional Office  
10 10th Street, NW, Suite 800  
Atlanta, GA 30309-3849.

To Whom It May Concern,

On behalf of the Shepherd's Center and those we serve, I am very pleased to support the SunTrust and BB&T merger. The support of our organization by SunTrust has enabled us to provide essential services to older adults in our community.

The SunTrust Foundation has provided support for the Minor Home Repair Program of the Shepherd's Center of Greater Winston-Salem for seven years. Grants provided to our organization by the SunTrust Foundation have allowed us to obtain home repair materials and supplies for older adult clients who cannot pay for the cost of their repairs.

The Faith In Action Care Program of the Shepherd's Center provides essential support services to older adults in the greater Winston-Salem area. During the 2018, **2,121** individuals and families were served through the services of the program – a **4%** increase over 2017. Requests for minor home repair services reached a record level in 2018 as we served **399** individuals by responding to **742** unique requests.

The labor for the minor home repair jobs is provided by minor home repair volunteers as well as partner congregations, corporate groups and civic organizations. SunTrust's grants have been an excellent investment in our community and have benefited the lives of over 500 older adults over the last seven years allowing them to live independently in their own homes in a safe and compassionate manner.

We continue to value the support provided to our agency by SunTrust and the tremendous work they do in our community at all levels.

Sincerely yours,

Samuel C. Matthews  
Executive Director

cc: Ms. Autrice C. Long  
Ms. Elizabeth B. Madden

Supervision, Regulation  
and Credit Department

APR 10 2019

Federal Reserve Bank  
of Richmond

## Promoting and Supporting Successful Aging

*The Shepherd's Center of Greater Winston-Salem is an interfaith ministry that promotes and supports successful aging by providing direct services, volunteer opportunities and enrichment programs for older adults*





## Board of Directors

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Sandy B. Wanner  
Marshall N. Warner

April 8, 2019

Federal Reserve Bank of Richmond  
PO Box 27622  
Richmond, VA 23261

Subject: SunTrust and BB& T Merger

To Whom It May Concern,

United Way of the Virginia Peninsula has been working with SunTrust as well as BB&T in the Hampton Roads Community for several years. We are excited about the merger of SunTrust and BB&T and look forward to continuing and strengthening the long history both banks have of volunteering and giving that define the foundation of our communities.

United Way of the Virginia Peninsula supports the merger of these two financial institutions and we know that the merger will provide a positive and united front in the community in order to better the lives of those around us.

Sincerely,



Steven S. Kast  
President and CEO

CC: FDIC Atlanta Regional Office, 10 10<sup>th</sup> Street, NW, Suite 800  
Atlanta, GA 30309

Supervision, Regulation  
and Credit Department

APR 10 2019

Federal Reserve Bank  
of Richmond





Oasis of Hope CDC  
600 SW 3<sup>rd</sup> Street, Suite 2290  
Pompano Beach, FL 33060  
P: 954.586.1283 F: 954.951.6239  
[www.Oasiscdc.org](http://www.Oasiscdc.org)

April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Regards,

  
Jacqueline Reed  
President/CEO  
Oasis of Hope CDC

April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

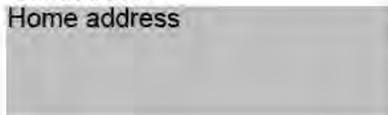
I am a proud 20-plus year SunTrust bank customer. SunTrust is an excellent community servant. Meeting them at the HomeFree-USA conference enabled me to strengthen my relationship and dedication to the bank.

Please approve this merger. I support this wholeheartedly.

Sincerely,



Rita Scott  
Home address





April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael J. Smith".

Michael J. Smith  
President

HomeFree USA Affiliate



HUD Approved Agency



FCAA Member



**Eike, Kathy**

---

**From:** Megan Harbold <MHarbold@kidneyfund.org>  
**Sent:** Wednesday, April 10, 2019 2:17 PM  
**To:** RICH BankSup Applications Comments; BankMergerApplication@fdic.gov  
**Subject:** [External] SunTrust and the American Kidney Fund

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**PLEASE NOTE: This email is not from a Federal Reserve address.**  
Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

To the Federal Reserve Board and the Federal Deposit Insurance Corporation,

The American Kidney Fund has been proud to partner with SunTrust since 2017. The funds provided to the American Kidney Fund from the SunTrust Foundation has helped AKF to further our mission of helping people fight kidney disease and live healthier lives. Through the grants we have received, we have been able to do more free kidney health screenings across the country, and dedicate more resources to our programs and services.

SunTrust has proven to be a good corporate partner to AKF, and we are looking forward to the merger with BB&T and the hopeful expanded relationship with the new entity.

Thank you,  
Megan Harbold



**Megan Harbold**  
Director of Special Events  
(240) 292-7067  
[MHarbold@kidneyfund.org](mailto:MHarbold@kidneyfund.org)

11921 Rockville Pike | Suite 300 | Rockville MD 20852  
[www.KidneyFund.org](http://www.KidneyFund.org) | (800) 638-8299 toll-free



*The American Kidney Fund is the leading independent nonprofit serving 30 million Americans with kidney disease, and million risk, through prevention, education, clinical research, advocacy and treatment-related financial assistance. For its program stewardship of the donated dollar and transparency, AKF holds the highest ratings from the nation's leading charity watchdogs. more at [KidneyFund.org](http://KidneyFund.org).*

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**Eike, Kathy**

---

**From:** Ethan Altmire <ealtmire@secondharvest.org>  
**Sent:** Wednesday, April 10, 2019 2:03 PM  
**To:** RICH BankSup Applications Comments; BankMergerApplication@fdic.gov  
**Subject:** [External] SunTrust Bank Supporter

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**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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We have appreciated our partnership and the past and current support from SunTrust Bank in the Charlotte Market. We are looking forward to continuing that partnership and support after the upcoming bank merger.

**Kay Carter**

Chief Executive Officer

**Second Harvest Food Bank of Metrolina**

500-B Spratt Street, Charlotte, NC 28206

Website: [secondharvestmetrolina.org](http://secondharvestmetrolina.org)

Email: [kcarter@secondharvest.org](mailto:kcarter@secondharvest.org)



Together We CAN End Hunger

FEEDING  
AMERICA



April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

SunTrust is an excellent partner of HomeFree-USA. I appreciate the activity of SunTrust in our community, and each representative that comes to our office understands the community, LMI borrowers and appears to be very committed to their work.

Many of HomeFree-USA's trusted affiliate partners place a high value on the relationships they share with SunTrust Bank and fully expect the upcoming merger with BB&T Bank to further expand the good work being done in and with our communities.

I hereby support this merger and wish SunTrust greater success.

Regards,

Etta Midgett  
Senior Manager Affiliate Programs  
HomeFree-USA

*Etta Midgett*

**Eike, Kathy**

---

**From:** Dwayne Crawford <dcrawford@noblenatl.org>  
**Sent:** Wednesday, April 10, 2019 1:56 PM  
**To:** RICH BankSup Applications Comments  
**Cc:** muriel.garr@suntrust.com  
**Subject:** [External] SunTrust BB&T Merger - National Organization of Black Law Enforcement Executives (NOBLE)  
**Attachments:** SunTrust Letter I.pdf

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**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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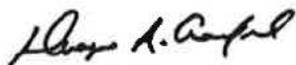
To whom it may concern:

On behalf of the National Organization of Black Law Enforcement Executives (NOBLE), our Executive Board, local chapters, and members, I am writing to express our support for SunTrust Banks and its announced merger with BB&T. This merger of equals will create a premier financial institution that we feel will continue to serve communities across this nation while delivering high quality financial products and services.

SunTrust Banks is a key partner in the delivery of NOBLE's mission which is to ensure equity in the administration of justice in the provision of public service to all communities, and to serve as the conscience of law enforcement by being committed to justice by action. SunTrust associates volunteer in various areas encompassing advisory board leadership to financial planning workshop facilitators. In addition, SunTrust has provided partnership funding for local communities and in support of our signature program – The Law and Your Community Program®. Since December of 2014, this program has positively impacted over 50,000 U.S. citizens in over 450 communities across this country.

We look forward to continuing our successful partnership with the newly merged SunTrust / BB&T financial institution.

Sincerely,



Dwayne A. Crawford  
Executive Director

Dwayne A. Crawford  
Executive Director  
National Organization of Black Law Enforcement Executives (NOBLE)  
4609 Pinecrest Office Park Drive, Suite F  
Alexandria, VA 22312-1442  
(work) 703-658-1529  
(mobile) 404-849-8966



# NATIONAL ORGANIZATION OF BLACK LAW ENFORCEMENT EXECUTIVES

*National President*  
**VERA BUMPERS**  
*Chief of Police*  
Metropolitan Transit Authority Police Department Houston, TX

April 9, 2019

DWAYNE CRAWFORD  
*Executive Director*

*National First Vice President*  
**CERELYN J. DAVIS**  
*Chief of Police*  
Durham, NC Police Department

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

*National Second Vice President*  
**LYNDA R. WILLIAMS**  
Deputy Assistant Director (Retired), U.S. Secret Service  
Professor Criminal Justice, Middle Tennessee State University

*Immediate Past President*  
**CLARENCE E. COX, III**  
Director of Special Projects, Office of the Chief  
Fulton County, GA Police Department

To whom it may concern:

*Treasurer*  
**GINA V. HAWKINS**  
*Chief of Police*  
Fayetteville City Police Department

On behalf of the National Organization of Black Law Enforcement Executives (NOBLE), our Executive Board, local chapters, and members, I am writing to express our support for SunTrust Banks and its announced merger with BB&T. This merger of equals will create a premier financial institution that we feel will continue to serve communities across this nation while delivering high quality financial products and services.

*Recording Secretary*  
**MITCHELL R. DAVIS, III**  
*Chief of Police*  
Hazel Crest, IL Police Department

*Financial Secretary*  
**WAYNE P. HARRIS**  
Deputy Chief of Police (Retired)  
Rochester Police Department

SunTrust Banks is a key partner in the delivery of NOBLE's mission which is to ensure equity in the administration of justice in the provision of public service to all communities, and to serve as the conscience of law enforcement by being committed to justice by action. SunTrust associates volunteer in various areas encompassing advisory board leadership to financial planning workshop facilitators. In addition, SunTrust has provided partnership funding for local communities and in support of our signature program – The Law and Your Community Program®. Since December of 2014, this program has positively impacted over 50,000 U.S. citizens in over 450 communities across this country.

*Sergeant-at-Arms*  
**SHEILA MASON**  
*Chief of Police*  
Woodmere Police Department

*Parliamentarian*  
**ANTHONY APRIL**  
Captain  
Alaska State Troopers

*Associate Members Representative*  
**MICHELLE L. TEGE**  
Detective  
New York City, NY Police Department

*Region One Vice President*  
**GERALD NELSON**  
Chief (Retired)  
New York City Police Department

We look forward to continuing our successful partnership with the newly merged SunTrust / BB&T financial institution.

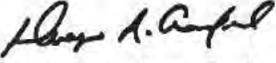
*Region Two Vice President*  
**ESTELLA J. THOMAS**  
Supervisor (Retired)  
Transportation Security Administration

Sincerely,

*Region Three Vice President*  
**KEVIN GRANVILLE**  
Captain  
Brevard County, FL Sheriff's Office

*Region Four Vice President*  
**BRENDA GOSS ANDREWS**  
Deputy Chief of Police (Retired)  
Detroit, MI Police Department

*Region Five Vice President*  
**FREDERICK THOMAS**  
Captain/Commander  
Faisol Baton Rouge, LA Parish Sheriff's Office

  
Dwayne A. Crawford  
Executive Director

*Region Six Vice President*  
**CHRIS WATERS**  
Captain  
Los Angeles Police Department

*Federal Assistant to the National President*  
**TREVOR VELINOR**  
Special Agent in Charge  
Bureau of AIP

*Special Assistant to the National President*  
**CYNTHIA HERRIOTT-SULLIVAN**  
Chief of Compliance, Diversity, Inclusion & Public Safety  
Rochester Housing Authority

*Special Assistant to the National President*  
**DR. CEDRIC ALEXANDER**  
Deputy Mayor  
City of Rochester-Office of the Mayor

*Special Assistant to the President for International Affairs*  
**MELODY JACKSON**  
Special Agent in Charge (Retired)  
Health and Human Services-Office of Inspector General

*National Chaplain*  
**REVEREND CASSANDRA BLEDSOE**  
Community Liaison to the Chief  
Cleveland Division of the Police

April 9, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

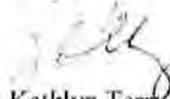
Dear Sir or Madam,

I am writing to provide my perspective on the merger of BB&T and SunTrust. I am the Executive Director of Appalachian Sustainable Development (ASD), a 501(c)3 nonprofit that has been serving Central Appalachia since 1995. We work to support a just economic transition of Central Appalachia and help rural communities to participate in a diversified economy with a primary focus on agricultural value chains. The support of BB&T, which we have been grateful to receive since 2017, and the obvious priority and importance they place on supporting rural communities, is critically important to our work and to rural America.

ASD has been fortunate to have Jake Harris, BB&T Tri-Cities Market President, as a valuable member of our board since 2013 and past board chair. Our work with Mr. Harris and Cindy Mims, Vice President/ Community Development Specialist at BB&T, has enabled us to become very familiar with the commitment BB&T has to not just meeting but exceeding the requirements of the Community Reinvestment Act. We hope that the merger will result in an expansion of BB&T's commitment to rural communities and look forward to a continued relationship in the future.

I am happy to answer any questions about our past and current work with BB&T.

Sincerely,



Kathlyn Terry  
Executive Director

Phone: (276) 623-1121

Fax: (276) 623-1353



1096 Ole Berry Rd., Suite 100, Abingdon, VA 24210

[www.asdevelop.org](http://www.asdevelop.org)



April 10, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

SunTrust is an excellent partner of HomeFree-USA. I appreciate the activity of SunTrust in our community, and each representative that comes to our office understands the community, LMI borrowers and appears to be very committed to their work.

I hereby support this merger and wish SunTrust greater success.

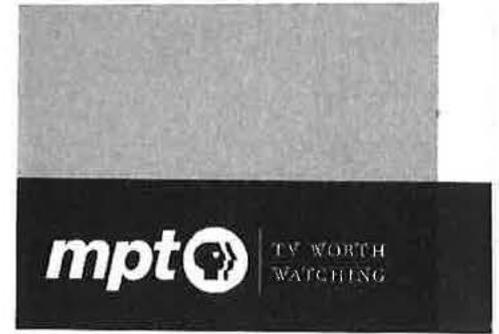
Regards,

**Lashonda Moore**  
Compliance Specialist  
HomeFree-USA  
6200 Baltimore Ave. 3rd Floor  
Riverdale, MD 20737

MARYLAND PUBLIC TELEVISION

11767 OWINGS MILLS BLVD  
OWINGS MILLS MD 21117-1499

T 410.581.4141 F 410.581.6579  
WWW.MPT.ORG



LARRY D. UNGER  
PRESIDENT & CEO

April 10, 2019

Bank Merger Application Office  
Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

re: SunTrust Bank – BB&T merger

Dear Sir or Madam:

I am writing in support of the proposed merger of SunTrust Banks and BB&T Corporation, first announced earlier this year.

SunTrust has proven itself to be a responsible member of the corporate community since its coming into our market nearly two decades ago. Being the beneficiary of SunTrust's philanthropy, we have witnessed firsthand its commitment to important civic causes. But the bank has gone still further by providing leadership for local nonprofits from among its executive ranks. We've been privileged to have the bank's regional president as chair of our 501(c)(3) foundation, for example.

When we consider all that SunTrust has meant to Maryland Public Television, what stands out in particular was its unqualified backing of this public TV station's four-year project saluting Maryland men and women who served in the military during the Vietnam era. The bank did not merely write a check but took an active role in planning meetings, advance promotional videos, and on-site participation as we gathered thousands of Vietnam-era veterans for a welcome home celebration.

Maryland Public Television looks forward to future years of partnership with this outstanding organization and commends its good work for Maryland citizens to your attention. Thank you for the opportunity to endorse this merger.

Sincerely,

A handwritten signature in black ink, appearing to read "Larry D. Unger", is written over a light blue horizontal line.

Larry D. Unger



April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Regards,

Cambridge Credit Counseling

**Eike, Kathy**

---

**From:** Patti Guerrero <pattig@homefreeusa.org>  
**Sent:** Wednesday, April 10, 2019 12:49 PM  
**To:** BankMergerApplication@fdic.gov.; RICH BankSup Applications Comments  
**Subject:** SunTrust  
**Attachments:** DOC.pdf

This message was sent securely using ZixCorp.

We have heard the exciting news that SunTrust and BB&T intend to combine in a merger of equals to become America's premier financial institution. Both companies will continue to be deeply committed to and invested in the communities we serve. Together, SunTrust and BB&T plan to be an even more active community partner.

We are writing today to show support of the work SunTrust is doing in our communities.

Best regards.

"When one door closes, another opens; but we often look so long and so regretfully upon the closed door, that we do not see the one which has opened for us" Alexander G Bell

**Patti Guerrero**  
Homeownership Advisor  
Bi-lingual Spanish / Monday - Thursday 9-6

HomeFree-USA  
6200 Baltimore Ave 3<sup>rd</sup> floor  
Riverdale, Md 20737  
Direct: 301-891-8408  
Fax: 301-891-8408  
Office: 301-891-8400  
[pattig@homefreeusa.org](mailto:pattig@homefreeusa.org)

Help HomeFree-USA make the dream of homeownership a reality for all. Your support is appreciated.

If you do not receive a response from me within 24 hours, please contact my manager, Dave Smith, at 301-891-8414 or [edaves@homefreeusa.org](mailto:edaves@homefreeusa.org)



8238

84605

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April 9, 2019

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Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

SunTrust is an excellent partner of HomeFree-USA. I appreciate the activity of SunTrust in our community, and each representative that comes to our office understands the community, LMI borrowers and appears to be very committed to their work.

I hereby support this merger and wish SunTrust greater success.

Regards,

A handwritten signature in cursive script that reads "Patti Guerrero".

Patti Guerrero  
Home Ownership Advisor



"Making the American dream a reality for all."

April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

Established in 2011, the USA Homeownership Foundation DBA Veterans Association of Real Estate Professionals (VAREP), is a HUD Approved Nonprofit and affiliate of the HomeFree USA, and we are dedicated to increasing sustainable veteran homeownership throughout America.

We provide homeownership counseling, financial coaching and neighborhood development to serve those who have served us. While our focus is on the active-military and veteran communities, our services are also offered to all families.

Our mission is to increase sustainable veteran homeownership through homeownership counseling, financial coaching and neighborhood development to serve those who have served us.

It is our pleasure to support the merger of SunTrust and BB&T. SunTrust has supported VAREP and other nonprofit organizations in their footprint and they are committed to the growth of homebuyers and homeowners across America. I am sure they will continue this great work with the merger with BB&T.

I hereby support this merger and wish SunTrust continued success.

Sincerely,

A handwritten signature in black ink, appearing to read "S. Nguyen", with a long horizontal flourish extending to the right.

Son Nguyen  
President and Co-Founder  
USA Homeownership Foundation  
Veterans Association of Real Estate Professionals  
495 E. Rincon, #110, Corona, CA 92879  
951.870.0369 [snguyen@varep.net](mailto:snguyen@varep.net)  
[www.VAREP.net](http://www.VAREP.net) [www.VetHomeOwnership.com](http://www.VetHomeOwnership.com)



April 9, 2019

FDIC

Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

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SunTrust is an excellent partner of HomeFree-USA. I appreciate the activity of SunTrust in our community, and each representative that comes to our office understands the community, LMI borrowers and appears to be very committed to their work.

I hereby support this merger and wish SunTrust greater success.

Regards,

A handwritten signature in blue ink, appearing to read "Jocelyn Christian-Hart", with a long horizontal flourish extending to the right.

Jocelyn Christian-Hart  
Client Solutions Manager



April 10, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

SunTrust is an excellent partner of HomeFree-USA. They are active and involved in the community and work with HomeFree-USA to help LMI borrowers. I have had the opportunity to work with several SunTrust representatives and they all are very committed to their work.

I hereby support this merger of SunTrust and BB&T.

Sincerely,

A handwritten signature in black ink that reads "Sandra Wittlake". The signature is written in a cursive, flowing style.

Sandra Wittlake  
Executive Manager

**Eike, Kathy**

---

**From:** Sara Kreitzer <skreitzer@nvfs.org>  
**Sent:** Wednesday, April 10, 2019 8:06 AM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust's Community Support in Northern Virginia

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To whom it may concern:

Northern Virginia Family Service (NVFS) is a nonprofit organization whose mission is to empower individuals and families to improve their quality of life, and to promote community cooperation and support in responding to family needs. To achieve this mission, NVFS establishes and sustains programs, projects, and partnerships that engage a wrap-around approach to uncovering and eliminating barriers to independence for the most vulnerable individuals and families in Northern Virginia, with the goal of ultimately empowering them to thrive in their lives.

Since 2017, SunTrust Foundation has supported NVFS' Workforce Development initiatives, specifically our Training Futures program. Training Futures aims to provide unemployed and underemployed individuals with the resources they need to obtain careers that offer family-sustaining wages and advancement opportunities. Training Futures is a cohort based program model, allowing for approximately 30 trainees to go through the program at a time, and provides training focused on critical digital, office, and support skills interweaved with time to cultivate and practice soft skills such as critical thinking, team work, and communication.

SunTrust Foundation's support has not only contributed to the cost of conducting Training Futures' cohorts over the last two years, but also has enabled NVFS to explore reimaged program models that increase Training Futures' impact—allowing us to serve more individuals and expand our program reach throughout Northern Virginia. SunTrust Foundation's support of NVFS is indicative of SunTrust's overarching commitment to the economic vitality and quality of life in communities in which they operate. NVFS—along with many other nonprofits in the region—truly could not make the impact we do without likeminded companies like SunTrust to support our efforts. It's thanks to support from SunTrust that we are making a more sustainable and thriving Northern Virginia community for all.

If I can provide additional information, please do not hesitate to reach out.

All best,

*Sara Kreitzer*  
*Director, Corporate and Foundation Relations*

**Northern Virginia Family Service**

10455 White Granite Drive | Suite 100 | Oakton, VA 22124  
571.748.2500 main | 571.748.2560 direct | 703.385.5261 fax

[www.nvfs.org](http://www.nvfs.org) | [facebook](#) | [twitter](#) | [LinkedIn](#)



April 8, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

*via email: [comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org)*

**RE: SunTrust Bank Merger with BB&T**

To Whom it May Concern,

Petra Capital Partners ("Petra") has a long-standing relationship with SunTrust Bank. SunTrust Community Capital invested in our 2008 SBIC fund Petra Growth Fund II, LP ("PGF II") and again in 2013 in our third SBIC fund, Petra Growth Fund III, LP ("PGF III"). From the time of their initial investment, SunTrust has been a valued member of our Advisory Board.

Petra has been a pioneer of the growth capital model, having invested more than \$650 million in nearly 100 high-growth private companies since we started in 1996. We are particularly passionate about finding opportunities with small businesses. As mentioned, we are licensed as a Small Business Investment Company (SBIC) by the U.S. Small Business Administration, and were named SBIC of the Year in 2012, helping to create more than 7,500 jobs through our investments. Since the time of investment by PGF II and PGF III, our portfolio companies have increased the number of jobs by approximately 40%. SunTrust played a role in this by its commitment and support of our SBIC funds.

After the pending merger of SunTrust and BB&T, there will be even more potential for SBIC investment through our fourth fund currently in the process of SBIC licensing. This will allow for greater financing opportunities as well in our portfolio companies.

I support the pending merger and look forward to continuing the relationship for many years to come.

Sincerely,

Michael W. Blackburn  
Managing Partner  
Petra Capital Partners

**Eike, Kathy**

---

**From:** Shelly M. Gross-Wade <SMGross-Wade@fscfirst.com>  
**Sent:** Tuesday, April 09, 2019 5:40 PM  
**To:** RICH BankSup Applications Comments; bankmergerapplication@fdic.gov  
**Subject:** [External] Written comments regarding proposed SunTrust Merger  
**Attachments:** FDIC Support Letter for SunTrust Merger 040919.pdf

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Thank you for the opportunity to submit written comments regarding the Subject matter.

Attached are written comments for your review and consideration regarding the proposed SunTrust and Branch Banking & Trust Co. merger.

On behalf of our Board of Directors and Staff, it is my pleasure to offer these written comments as we have generated more than \$1.4 Billion in public-private investments using our revolving loan fund and strategic relationships.

Should you have any questions, please feel free to contact me.

Sincerely



**Shelly M. Gross-Wade**

*President & CEO*

301-883-6903 (Direct) | 301-883-6900 (Main) | 301-883-6160 (Fax)

1801 McCormick Drive | Suite 300 | Largo, MD 20774

[www.fscfirst.com](http://www.fscfirst.com)

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April 9, 2019

[comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org)

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

[BankMergerApplication@fdic.gov](mailto:BankMergerApplication@fdic.gov)

FDIC's Atlanta Regional Office  
10 10th Street, NW, Suite 800  
Atlanta, GA 30309-3849

Subject: **SunTrust & Branch Bank & Trust Merger**

The Prince George's Financial Services Corporation (FSC First) was founded in 1978 as a 501 c (3) nonprofit organization.

FSC First is a Certified Development Company (CDC) designated by the U. S. Small Business Administration, to market and process SBA 504 fixed asset loans in the State of Maryland.

FSC First is a Community Development Financial Institution (CDFI) as designated by the U. S. Department of Treasury. As a CDFI, FSC First, has successfully operated by public-private partnership -- revolving loan fund (RLF). SunTrust Bank has served as one of 11 participating lending institutions in the RLF. As the largest lender in the RLF, SunTrust Bank has served in several leadership roles in the 25+ years their commitment has remained in the RLF. SunTrust Bank's has maintained a \$2.0 Million commitment since inception of the RLF. A SunTrust senior lending officer and community development representative has consistently served as Chair of the Loan Review Committee, an active member of the LRC and Chair of the Bankers Task Force, respectively. Historically, SunTrust Bank has sought and provided grant funding opportunities to support FSC First's capacity building initiatives, as well as, marketing and outreach efforts.

The organization has numerous local and regional strategic alliances with key economic development organizations. To that end, we have outsourced our expertise to assist these local, state and municipal governments with designing and implementing the following funding programs to support the public policy goals and economic development initiatives:

1. \$50 Million Economic Development Incentive Fund (EDI Fund),
2. \$10 Million HUD 108/Commercial Building Loan Fund
3. \$10 Million New Markets Tax Credit Program
4. \$ 6 Million Prince George's County Green Bank
5. \$4.6 Million Small Business Growth Fund (RLF)
6. \$2.0 Million Maryland Video Lottery Terminal Fund
7. \$1.0 Million New Carrollton Economic Incentive Fund
8. \$ .250 Million City of Bowie RLF



FDIC Support Letter for SunTrust Merger  
Page 2

9. \$ .500 Million Maryland Micro-Enterprise Loan Fund
10. \$ .400 Million Capital One sponsored Micro-Enterprise Loan Fund

With these strategic alliances, FSC First is uniquely qualified and strategically positioned to finance and support loans ranging from \$25,000 to \$5.5 Million. At peak level, we were servicing loan balances in excess of \$30 Million that attracted more than \$1.3 Billion in private investments.

In March 2018, FSC First recognized its 40<sup>th</sup> Anniversary of providing creative and innovative financing solutions to the businesses of Prince George's County and indeed the State of Maryland. We attribute a great deal of our historical successes to the long-term interest, advocacy and support we received from SunTrust Bank through their direct funding commitment, community development grants, and active leadership.

On behalf of the Board of Directors and Staff of FSC First, I wish you continued success in the merger of SunTrust Bank with Branch Banking & Trust and look forward to maintaining an equally successful long term relationship with the successor institution. If we may be of any further assistance, please feel free to contact me directly.

Sincerely,

A handwritten signature in blue ink, appearing to read "Shelly M. Gross-Wade", is written over a faint, larger version of the same signature.

Shelly M. Gross-Wade  
President & CEO  
FSC First

**Eike, Kathy**

---

**From:** Erb, Brian <berb@berry.edu>  
**Sent:** Tuesday, April 09, 2019 4:46 PM  
**To:** RICH BankSup Applications Comments; BankMergerApplication@fdic.gov.  
**Subject:** [External] SunTrust & BB&T merger

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**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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To whom it may concern,

Please accept this letter in support of the merger between SunTrust and BB&T. I believe the merger of two essentially equal corporations will create an entity uniquely qualified to better support its clients and communities. Both entities are purpose driven institutions, and the combined entity will be able to create enhanced synergies to serve its customers.

In my role as CFO for Berry College for the past fifteen years, I have had the opportunity to work with SunTrust as a client, but also work with them as a community partner. SunTrust has supported the college's mission driven legacy with financial grants, as well as having members of the banks leadership team serving the college in a voluntary capacity with the college's Board of Trustees. They have been a trusted partner for decades.

I believe the combination of these two banks will create an entity that only enhances and improves the service it is able to provide.

Please feel free to contact me with any questions.

Best regards,

Brian I Erb



**Brian I. Erb, CPA**  
Vice President for Finance  
706.236.2265  
[berb@berry.edu](mailto:berb@berry.edu)  
[BERRY.EDU](http://BERRY.EDU)



318 N. Gay Street, Suite 100  
Knoxville, TN 37917

April 11, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, Virginia 23261

To Whom It May Concern,

I am writing in support of the phenomenal work SunTrust Bank is doing in the East Tennessee community.

SunTrust was founded in Knoxville in 1926 as The Bank of Knoxville, and it has supported business and consumer clients, along with area non profits like Big Brothers Big Sisters of East Tennessee ever since.

Since 2000, local SunTrust teammates, along with matching corporation/foundation support, have contributed more than \$3.8 million in cumulative funds to the United Way of Greater Knoxville and its partner agencies.

Additionally, SunTrust Bank has directly invested more than \$15,000 in Big Brothers Big Sisters of East Tennessee over the past five years. These funds make life-changing friendships between marginalized youth and caring, adult mentors.

I am confident BBBS-ETN's partnership with SunTrust will only be enhanced by the increased size and market presence through the combination with BB&T, and I look forward to growing our partnership with the greater size and scale of a merger.

With gratitude,

*Brent J. Waugh*

Brent J. Waugh, CEO



April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success. I also, appreciate the professionalism that we as an agency have seen in working directly with Sun Trust and look forward to continuing to work with both partners in the effort to assist in the possibility of helping families whether they are homeowners or want to become homeowners.

Regards,

Patricia Wilkins, Executive Director  
Greater KC Housing Information Center  
3200 Wayne Avenue, Suite #222  
Kansas City, Missouri. 64109



April 3, 2019

Mr. Tom Barkin  
President & Chief Executive Officer  
Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, Virginia 23261

Dear Mr. Barkin:

SunTrust has long led the way as a corporate leader in empowering men, women and children experiencing homelessness, helping them build pathways to self-sufficiency and independence through year-round engagement in Chapman Partnership initiatives. Chapman Partnership is the largest provider of services for persons experiencing homelessness in Miami-Dade County, operating two state-of-the-art Homeless Assistance Centers that serve 5,000 individuals annually.

On a deep level, SunTrust has connected with our community through a mission- and purpose-driven culture that Chapman Partnership's executive team and Board of Trustees feels will achieve substantially more through its merger with BB&T, combining 275 years of history and culture serving Miami-Dade County's high-growth market. While many institutions of prominence primarily focus their efforts on financial and operating metrics, SunTrust has been dedicated to "lighting the way" to financial wellbeing for all people in the communities it serves. In 2017, SunTrust made a substantial commitment to augmenting workforce orientation and job readiness training at Chapman Partnership through the launching of Empower You, a program dedicated to moving our homeless toward self-sufficiency by helping them augment soft workplace skills – behaviors and attitudes that demonstrate reliability, motivation and an ability to be a team player – and then marketing this skillset toward openings in local labor markets. As a result of Empower You, 1,062 Chapman Partnership residents secured employment in 2018, 75% of the placements were full-time.

With the goal of further inspiring innovation, SunTrust executives have long served on Chapman Partnership's Board of Trustees and are members of the Board's Workforce Development Committee. As a Chapman Partnership corporate leader, SunTrust employees are regularly engaged in onsite volunteer opportunities, as well as various annual events that support our empowering programs.

We value our partnership with SunTrust and the role of this prestigious financial institution, and fully endorse the merger of equals with BB&T, combining the best of both companies to create what is expected to be the premier financial institution of the future.

Sincerely,

A handwritten signature in blue ink, appearing to read "Symeria Hudson", with a stylized flourish at the end.

Symeria Hudson  
President & CEO



**Executive Committee**

April 11, 2019

**John Goodwin, Chairman**

Stono Construction

**Devin Patro, Vice Chair**

Sun Trust Bank

**Lindsay Whiteside, Secretary**

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**Wm. Michael Gruenloh**

Gruenloh Law Firm

**Sophia E. Latto**

Blackbaud

**Tope Leyimu**

Motley Rice, LLC

**Michael Samuel**

BB&T

**Michael Veeck**

Entrepreneur

To Whom It May Concern:

Charleston Habitat for Humanity has enjoyed a successful community partnership with Sun Trust Bank for many years. The local Sun Trust employees have supported our important work in Charleston by volunteering on our construction sites to help us build affordable housing for hard working, low-income local families. In addition, Sun Trust has awarded grant funds to sponsor home builds for these deserving families. Sun Trust personnel are deeply invested in our town and it's growth and success and we value the opportunity to continue to work with them in the future.

Please don't hesitate to contact me if you have any further questions.

Sincerely yours,

**Lynn Bowley**

Executive Director | Charleston Habitat for Humanity

731 Meeting Street | Charleston SC 29413

O: (843) 203-4021 | C: (843) 329-9334

[charlestonhabitat.org](http://charlestonhabitat.org)

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**Eike, Kathy**

---

**From:** Mike Edwards <medwards@knoxvillechamber.com>  
**Sent:** Thursday, April 11, 2019 12:07 PM  
**To:** RICH BankSup Applications Comments; 'BankMergerApplication@fdic.gov'  
**Subject:** [External] Proposed merger of SunTrust and BB&T banks

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Ladies and Gentlemen,

This letter is in support of the SunTrust and BB&T's merger.

SunTrust Bank has been a vital part of the sustained growth of the Knoxville Region since 1926 (then the Bank of Knoxville). BB&T has also been a driving part of economic health for decades. Both are essential to the health of the Knoxville economy.

They are good citizens, helping community needs in endless ways, a driving force in United Way and many, many non-profits. They have been a major part of the leadership of the Chamber and have been since 1926. They are the first to roll up their sleeves and tackle the heavy lifting the Chamber must do to help businesses and to achieve regional prosperity.

We have been blessed with good sound financial institutions of different sizes and business models that have served to meet the diverse business needs. However, as the economics of our region changes with the changes globally, the Knoxville Region must have banks with the capacity to service much larger and robust business growth.

It is for these reasons that we support the merger of SunTrust and BB&T banks.

With kindest regards,

Michael Edwards

**Mike Edwards**  
President  
Knoxville Chamber  
17 Market Square, Suite 201  
Knoxville, TN 37902  
865.246.2648  
[medwards@knoxvillechamber.com](mailto:medwards@knoxvillechamber.com)  
[www.knoxvillechamber.com](http://www.knoxvillechamber.com)



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**STATEMENT OF HERBERT J. HOELTER**  
*regarding*

**SUNTRUST AND THEIR INVOLVEMENT IN THE BALTIMORE COMMUNITY**

Thank you for this opportunity to comment on and support the proposed merger of SunTrust and BB&T, and the work SunTrust has done and is continuing to do in the Baltimore community.

My name is Herbert J. Hoelter and I am the CEO and co-founder of the National Center on Institutions and Alternatives (NCIA), a nonprofit, 501(c)(3) organization. I founded NCIA in 1977, and for the past 42 years have been working in the human service, special education and criminal justice fields. We currently have 650 employees in the Greater Baltimore area. We touch over 1,500 lives per year, and are very active in training and developing workforce opportunities for individuals and students with disabilities. We have over 100 adults with disabilities working on 15 contracts in Maryland, including a full service contract in two I-95 rest stops. Over the past 18 months, we have trained and found employment for over 150 homeless veterans and returning citizens. One of those employment opportunities was in our Jiffy Lube training center for our students.

I am very familiar with the community involvement SunTrust has accomplished in our area in a number of ways. First, I have been to innumerable events, charity races and fund-raisers that SunTrust has sponsored on behalf of a variety of worthwhile causes. Second, Vince Wesley, a Senior Vice President and Division Manager of their nonprofit lending division in the Greater Washington and Maryland region, who recently retired after 34 years, has been a member of my Board of Directors since 2004. Over the past 15 years, he has been an invaluable Board member, guiding us through both good times and bad. In addition to his professional advice, he has spent countless hours assisting us with our annual golf tournament that raises money to assist our school for emotionally and intellectually challenged students.

In addition to Vince's involvement, SunTrust employees have been involved with developing financial literacy classes for our clients with developmental disabilities and our program for homeless veterans. These are critical to their success in the community.

*individual focus. community perspective.*

**NCIA**

7130 Rutherford Road  
Baltimore, Maryland  
21244

443.780.1311 phone  
410.265.8078 fax  
hhoelter@ncianet.org

[www.ncianet.org](http://www.ncianet.org)

**Founders**

Herbert J. Hoelter  
Dr. Jerome G. Miller  
(1931-2015)

**NCIA SERVICES**

Criminal Justice Services

Youth In Transition  
School

Adult Career  
Development

Adult Residential Services

Business Services

Herbert J. Hoelter  
Vocational Training Center

Jail Suicide Prevention

Public Policy

Finally, a number of years ago we were fortunate to have been a recipient of a grant from the SunTrust Foundation to assist in purchasing smart boards and laptops for our school.

Without question, SunTrust has been a valuable and contributing member of the Greater Baltimore community. I support the merger unequivocally, and believe the alliance of two banks who support our community will give them more opportunities to further their charitable efforts.

Thank you for taking the time to consider my comments.

Signed: Herbert J. Hoelter  
Herbert J. Hoelter, CEO & Co-Founder

Date: 4/11/19



April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Regards,

Sheryl Fils  
Regional Director  
National Faith HomeBuyers- Atlanta Branch  
2470 Windy Hill Road, Suite 326  
Marietta, GA 30127



April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Regards,

A handwritten signature in black ink, appearing to read "Dina Harris", is written over the typed name.

Dina Harris  
President  
National Faith HomeBuyers  
615 Griswold St. Suite 506  
Detroit, MI 48226



*Friends of*  
**GUEST HOUSE**

**We envision a world where your past does not define your future**

April 9, 2019

**BOARD OF DIRECTORS**

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Shannon Rozner, JD

Dean Zang

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom it May Concern:

I am writing this letter in support of Sun Trust Bank and the work they do in the community on behalf of nonprofits such as mine, Friends of Guest House. Guest House is Virginia's largest reentry program for women returning citizens and Sun Trust has been a valued partner in helping us build our cornerstone Financial Literacy and Workforce/Life Development programming.

Guest House is also proud of our relationship with BB&T bank where we have our primary organizational funds saved. The merger of two financial institutions that we trust most highly is exciting.

If I may provide any more information about my program and the support that we have been given by both of these banks, I would be happy to do so.

Sincerely,

Kari Galloway  
Executive Director

Friends of Guest House  
One East Luray Avenue  
Alexandria, VA 22301-2025  
P 703-549-8072 (TTY: 711)  
F 703-549-8073  
info@friendsofquesthouse.org  
www.friendsofquesthouse.org



April 8, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

FDIC's Atlanta Regional Office  
10 10th Street, NW, Suite 800  
Atlanta, GA 30309-3849

Re: SunTrust BB&T Merger

To Whom It May Concern:

Located in Prince George's County, Maryland Project Bridges Inc. provides resources, education, and training to churches and faith-based and community organizations to help strengthen and expand their capacity to relieve poverty, serve the needy in their communities, and provide biblical solutions to the heart issues underlying both social and spiritual problems.

SunTrust has played an integral part in the development and continued success of Project Bridges, Inc. The consistent ongoing support provided by senior leaders and the financial support has played an integral role in the ability for Project Bridges to improve the current and future well-being of hundreds of thousands of at-risk children and families across more than 600 square miles of metropolitan Washington, DC., by providing millions of dollars in material goods and education services to schools, churches, ministries and other nonprofits.

We are pleased to provide this letter of support for the SunTrust BB&T merger and we look forward to an expanded relationship with the new company.

Sincerely,



Rev. Harold Brinkley  
Executive Director



April 11, 2019

To whom it may concern,

Last year, when I came on board at Siskin Children's Institute as the President and CEO, I was welcomed by our wonderful friends at SunTrust Bank. I wondered to myself, do all banks personally come out and welcome a new CEO to town? SunTrust is more than just a financial institute that has a location two blocks up and three blocks down from Siskin Children's Institute – they are a true neighbor and a real friend to our children and our families that we serve.

SunTrust is quick to provide help with financial questions and help solve money issues but it doesn't stop there. Our friends at SunTrust come visit our children, they rally in our corner and cheer us on, they attend events, they volunteer and they pledge themselves as family to our organization.

I am in awe at the level of community involvement and genuine care that they give to not only Siskin Children's Institute but to so many of our community partners.

We value our friendship with SunTrust and look forward to the merge of SunTrust and BB&T – both are deeply invested and committed to our wonderful community and we know that they are neighbors that we can always count on.

Sincerely,

Derek Bullard  
President/ Chief Executive Officer

**Eike, Kathy**

---

**From:** mkolodny@dyslexiatutoringprogram.org  
**Sent:** Thursday, April 11, 2019 9:07 AM  
**To:** RICH BankSup Applications Comments  
**Cc:** 'Horton.Natasha'  
**Subject:** [External] comment on merger

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**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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I just wanted to let you know that Dyslexia Tutoring Program has received support from both BB&T and Sun Trust. Both Banks are involved in the Baltimore Community. Our organization deals with Tutoring low-income children and adults that are Dyslexic or have a language based learning disability. Without the interest and support we would not be able to provide our services which are Free. We are happy to have a Board Member from the bank and it gives him the extra knowledge of what we do and what we must continue to do.

We look forward to continuing our partnership with this merger at an even higher level.

Best Wishes,

Marcy K. Kolodny, CEO

**Marcy K. Kolodny**  
CEO

Dyslexia Tutoring Program • 711 West 40<sup>th</sup> Street, Suite 310 • Baltimore, MD 21211  
Phone 410-889-5487 • Fax 410-889-5363

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April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

SunTrust is an excellent partner of HomeFree-USA. I appreciate the activity of SunTrust in our community, and each representative that comes to our office understands the community, LMI borrowers and appears to be very committed to their work.

I hereby support this merger and wish SunTrust greater success.

Regards,

A handwritten signature in black ink that reads "Caron P. Hatcher".



April 9, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To the Members of the Federal Reserve Bank of Richmond:

Columbus State University has played a pivotal role in Columbus' latest advancements towards greater growth and prosperity throughout our community. Now boasting over \$295 million in annual economic impact, CSU has shaped the Columbus community by providing affordable higher education and contributing to the quality of life for the citizens in our region. SunTrust and its leadership team have been by our side during the most transformative milestones in our sixty-year history.

SunTrust has been a major investor in our mission and the strongest of community partners since the 1980s. Having contributed to every major annual and capital campaign in the last forty years, SunTrust has made possible the construction of over 25 educational facilities, hundreds of student scholarships both need-based and merit-based, community service and outreach programs and most recently, the launching of a financial success program housed in our Center for Career Development. The program, *Cougar Counts*, aids and supports the financial understanding of students and alumni in an effort to promote informed financial decision-making.

In addition to the financial support SunTrust provides, members of SunTrust's local leadership team have a long history of representation on the CSU Foundation Board of Trustees, the past two \$100 million campaign fundraising committees, and various CSU advisory boards. All significant advancement made by our university in the last four decades has included a member of the SunTrust family involved at the highest level of leadership.

We are so appreciative of SunTrust's dedication to our mission, and we recognize them among the most outstanding of community partners in our city.

Sincerely,



Rocky Kettering, Ed.D., CFRE  
Vice President for University Advancement,  
Executive Director, CSU Foundation, Inc.



**ALFRED STREET BAPTIST CHURCH FOUNDATION**

**325 SOUTH PATRICK STREET**

**ALEXANDRIA, VA 22314**

**PHONE: 703-683-2222**

**FAX: 703-683-1718**

**Email: [Foundation@alfredstreet.org](mailto:Foundation@alfredstreet.org)**

**Website: <http://www.alfredstreet.org/stewardship/asbc-foundation/>**

April 10, 2019

**Board of Directors**

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**Rev. Dr. Howard-John Wesley  
Pastor**

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern:

It gives me great pleasure to render comments about the outstanding support, both financial and in-kind, that the SunTrust Bank had provided to the Alfred Street Baptist Church Foundation over the past five years. That partnership has resulted in eight (8) students, from ethnically diverse backgrounds, having their dreams of having the opportunity to attend college realized.

In 2014, Ms. Muriel Garr from SunTrust Bank approached the Foundation with an initiative to support four (4) Pell Grant eligible students with scholarship funds of \$10,000 each (\$2500 per year, renewable over four years). It was the Foundation's first venture in receiving financial support from a major corporation to support the Foundation's goal of providing scholarship funds for students who were in need and who had excellent academic achievements despite their economic conditions.

This partnership has been a resounding success. To date, SunTrust has invested \$82,500 in scholarships to eight financially needy students who have excelled (GPAs of 3.0 and above) in colleges and universities, such as, the University of Maryland (College Park), Hampton University, Boston University, North Carolina A&T State University, University of Rochester, Temple University and Dickinson College. Several students have studied abroad. Five of these eight students have graduated and are pursuing careers in their chosen fields. The others are continuing their studies.

Not only have the students benefitted from the financial contributions from SunTrust but the Foundation has also benefitted from the expertise that Ms. Garr has provided to us. First as a member of our Scholarship Committee, Ms. Garr has annually screened hundreds of student applications, interviewed about 60 candidates and selected the winners of about 40 scholarships given by individuals, the church and other entities. This year, Ms. Garr has been asked to join the Foundation Board as a Director.

I could say so much more about the Foundation's appreciation for SunTrust's benevolence, however, it is much more meaningful coming from the students who benefitted from their generosity. SunTrust Bank has truly changed their lives. See attachment for comments from some scholarship winners.

Again, we thank SunTrust for their partnership with the Alfred Street Baptist Church Foundation. We fully support the merger between SunTrust and BB&T and look forward to partnering with the new combined entity. If you have any questions, please don't hesitate to contact me on 301-292-9412.

Sincerely,

Deacon Patricia L. Wallace  
President, ASBC Foundation

## Comments from SunTrust Scholars

### **G. Gudiel – SunTrust Scholar (2014 – 2018) GRADUATED IN 2018**

It has been a true blessing to come across such a generous committee that has voluntarily helped me financially on achieving my educational goal of becoming a Public Relations specialist. As I began the whole college process of applying, my main focus was getting accepted. Once accepted into Temple University, my biggest concern was the tuition and all the fees that had to be paid. Luckily, there are thousands of organizations that are willing to help; but there was none like the Alfred Street Baptist Church Foundation and SunTrust Bank. I remember the very day I received the “miracle phone call”; it was June 11th, 2014, just a few weeks before my journey began. Before receiving this phone call, I could recall stressing and asking God for signs to give me strength and courage that all would turn out just fine and that somehow I would be able to cover the debt that I was about to face. Then, as always, he worked his magic and answered my prayers within a few days. I am now fulfilling my dreams on completing the second milestone in life, college.

Overall, my sophomore spring semester was my stepping stool to beginning my path towards my career. None of this would have been possible without the help of Alfred Street Baptist Church Foundation and SunTrust Bank, who are always there with open arms to help those pursuing a higher education. I could never say thank you enough.

### **A. Morefield – SunTrust Scholar (2014 – 2018) GRADUATED IN 2018**

I want to thank you, Alfred Street Baptist Church Foundation (ASBCF) and SunTrust Bank, for your continued financial support – it has been so helpful. It was great seeing you all again at the College Student service.

I'm extremely grateful for the opportunities I had this year, to see more of Europe and its various cultures, and to also improve my French more than ever before. This year has just been another testament to how grateful I am to not only Dickinson University, but also the SunTrust Bank's aid each year. This year abroad would not have been possible, and although tough at times because I did not have my usual consistent job as I did on campus, I was able to see more of the world and make lasting memories.

Thank you so much! I am so grateful for the ASBC Foundation and SunTrust Bank - you all truly helped make that degree possible! Next, I have a Fulbright grant for an English Teaching Assistantship in Ivory Coast.

### **Z. Alabo – SunTrust Scholar (2014 – 2018) GRADUATED IN 2018**

On May 20th, I graduated from the University of Rochester with a degree in Digital Media Studies. I'd like to thank the donors from the SunTrust Bank for contributing to my education. I am grateful for the chance to pursue higher education as it has given me a great starting step to my career.

### **J. Reaves – SunTrust Scholar (2015 – 2018) GRADUATED IN December 2018**

First I would like to again say thank you to SunTrust Bank for everything you have done for me. Instead of graduating in May 2019 I will be graduating in December 2018. This last semester allowed me to reflect on my journey through college. I was able to see how far I have come despite the many trials I have faced. This gave me the extra push to finish strong. Entering my last semester I am filling with joy.

**A. Pena – SunTrust Scholar (2015 – 2019) GRADUATING IN 2019**

I feel my college experience so far has been incredibly successful. By combining extracurriculars involving journalism and film, I am inching ever closer to my goal of one day becoming an entertainment journalist. None of this would be possible without the help of the Alfred Street Baptist Church Foundation (ASBCF) and SunTrust Bank. I hope one day I can give back to you all as much as you have given to me. The happiness and success I feel in my life today would not have been possible without your help. From the bottom of my heart, I thank you.

As you can see, my journalistic career has already taken off at a breakneck pace. None of this would be possible without the opportunities afforded to me by Boston University, and attending BU would not be possible without the Alfred Street Baptist Church Foundation and SunTrust Bank. I thank God every day for my good fortune and continue to work hard to make sure nothing is taken for granted. I cannot express enough gratitude to you for you have truly changed my life immensely. I know that one day I will give back so that others can have the same chances I had. Thank you again and God bless.

**L. Lewis – SunTrust Scholar (2017 – 2020) GRADUATING IN 2020**

Thank you Alfred Street Baptist Church Foundation (ASBCF) and SunTrust Bank so much! We have come a long way from the time I stepped into that conference room that changed my life forever. Words cannot describe how I feel knowing that this is the next big step to bettering my future. I am not sure where I would be without your help and support throughout this entire process, and I just want to make note that everything that you've done to help me get to this point hasn't gone unnoticed.

**M. Menendez – SunTrust Scholar (2017 – 2020) GRADUATING IN 2020**

I would like to once again thank the Alfred Street Baptist Church Foundation (ASBCF) and SunTrust Bank for their efforts in establishing a scholarship foundation to allow students like myself to achieve a higher education. I could not have done this without your support and I think about that every day. In all of my actions and endeavors, I think about all the organizations and people, like the ASBCF and SunTrust, that are behind me and use that to light my fire. I hope to, in the future, be there for a student in the same way that ASBCF and SunTrust are for me today.

I knew that in coming to the University of Maryland I would be taking the biggest risk of my life. Financially, the University of Maryland was a reach school. Only because of my involvement in the community I grew up in was I able to raise the necessary funds for my first year- and how lucky was I. Knowing that I have the support of scholarship donors, institutions, and organizations has grounded my college journey around community and a sense of "it takes a village." Personally, it took a village to get me to where I am today and where I will go in the future. Each day, with the help of the SunTrust Scholarship, I am one step closer to being the first in my family to graduate in the United States and leaving a lasting legacy and mark at the University of Maryland.

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Lisa Budlow  
Chief Executive Officer



Date: April 10, 2019

To: Federal Reserve Bank and FDIC

Re: Proposed merger of BB&T Corporation with SunTrust Banks, Inc.

CHAI's mission is to develop and support thriving, stable communities in neighborhoods in northwest Baltimore. Since 1983, CHAI has increased home ownership and economic stability in northwest Baltimore, increased neighborhood safety and strengthened community associations and public schools through community organizing. CHAI has assisted hundreds of low and moderate-income families to become homeowners and to renovate and upgrade their homes through our Homeownership Services program. CHAI has developed or renovated over 1,700 multi-family dwelling units for low-income older adults, people with disabilities and families. CHAI has also enabled hundreds of low-income older adults to stay in their homes by providing free home repairs, safety modifications, weatherization and linkages to benefits, entitlements and social services.

BB&T has been a supporter of CHAI under the Community Reinvestment Act for several years. This support has allowed CHAI's Homeownership Services program to serve the needs of low- and moderate-income homebuyers by providing first-time buyers with the education needed to make informed choices and ensure sustainable homeownership. BB&T's support promotes community reinvestment by enabling CHAI to empower LMI individuals and families by providing them with information and access to purchase assistance funds.

CHAI values its ongoing partnership with BB&T.

Sincerely,

Lisa K. Budlow  
Chief Executive Officer



**Eike, Kathy**

---

**From:** Susanne Slater <Susanne.slater@dchabitat.org>  
**Sent:** Wednesday, April 10, 2019 6:16 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Support for SunTrust and BB&T  
**Attachments:** SunTrust.BB&T support FRB Richmond.pdf

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To Whom It May Concern:

I am writing in support of the work SunTrust is doing with Habitat for Humanity of Washington, D.C. (DC Habitat) in our nation's capital and of the merger between SunTrust Bank and BB&T. SunTrust has supported DC Habitat since 1991 and has helped ensure that hundreds of Washingtonians achieve financial stability and a pathway to the middle class through affordable homeownership. As one of our oldest partners, SunTrust's commitment to affordable housing is evident. Furthermore, SunTrust executive Yasamin Al Askari served on DC Habitat's Board from 2010-2018 and was an invaluable asset to the Board's governance and fundraising activities.

We feel that the merger will provide even more funding for affordable housing, which is so desperately needed in the District and will be a boon to the local community.

Thank you for your consideration. Please feel free to contact me directly at 202.882.4600 Ext. 232 or at [susanne.slater@dchabitat.org](mailto:susanne.slater@dchabitat.org) if you have any follow up questions.

Best Regards,

**Susanne V. Slater**

President & CEO  
Habitat for Humanity of Washington, D.C.  
2115 Ward Court NW, Suite 100 | Washington, D.C. 20037  
Office: 202-882-4600 x229 | Cell: 202-744-6676  
[www.dchabitat.org](http://www.dchabitat.org)

Habitat for Humanity of Washington, D.C., Inc. does not discriminate on the basis of actual or perceived race, color, religion, national origin, sex, age, marital status, sexual orientation, gender identity or expression, personal appearance, familial status, family responsibilities, matriculation, political affiliation, genetic information, disability, source of income, or place of residence or business.



We build strength, stability, self-reliance, and shelter.

April 10, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern:

I am writing in support of the work SunTrust is doing with Habitat for Humanity of Washington, D.C. (DC Habitat) in our nation's capital, and in support of the merger between SunTrust Bank and BB&T. SunTrust has consistently supported DC Habitat since 1991 and has helped ensure that hundreds of Washingtonians achieve financial stability and a pathway to the middle class through affordable homeownership. As one of our oldest partners, SunTrust's commitment to affordable housing is evident. Furthermore, SunTrust executive Yasamin Al Askari served on DC Habitat's Board from 2010-2018 and was an invaluable asset to the Board's governance and fundraising activities.

We feel that the merger will provide even more funding for affordable housing, which is so desperately needed in the District and will be a boon to the local community.

Thank you for your consideration. Please feel free to contact me directly at 202.882.4600 Ext. 232 or at [susanne.slater@dchabitat.org](mailto:susanne.slater@dchabitat.org) if you have any follow up questions.

Best Regards,

A handwritten signature in blue ink that reads "Susanne V. Slater". The signature is fluid and cursive, with the first name being the most prominent.

Susanne V. Slater  
President and CEO



P.O. Box 1636 | 251 W. 4th Street | Silverthorne, CO 80498  
P 970-262-3888 | F 970-513-1167 | [www.SummitFIRC.org](http://www.SummitFIRC.org)

April 10, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

We need organizations such as SunTrust to continue to do the work that allows us to change peoples lives. Hence I hereby support this merger and wish SunTrust greater success.

Regards,

A handwritten signature in black ink, appearing to read 'Michel Infante', is written over a horizontal line.

Michel Infante  
Family Support Program Manager  
Family & Intercultural Resource Center

**Eike, Kathy**

---

**From:** Sarah Cherne <scherne@jacarolinas.org>  
**Sent:** Wednesday, April 10, 2019 5:49 PM  
**To:** RICH BankSup Applications Comments; BankMergerApplication@fdic.gov  
**Subject:** [External] Comments in support of the SunTrust and BB&T Bank Merger  
**Attachments:** Junior Achievement - North Carolina\_IMPACT.pptx

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To Whom It May Concern:

I am writing today to share Junior Achievement's support of the upcoming merger of SunTrust and BB&T Banks, both of which are vital and important corporate partners to the advancement of the Junior Achievement mission in North Carolina.

Attached is a document that outlines the strength of Junior Achievement in the state of North Carolina. We currently have three affiliate offices that span the state and are located in Charlotte, Greensboro and Raleigh. Both BB&T and SunTrust Banks have been instrumental supporters of our work and a great number of the volunteers who step forward in classrooms all across our state are employees of one of these banks.

In addition to the hundreds of hours donated by their collective workforce, each of the area affiliates has a board member who sits on the governing boards and additional members who sit on advisory boards, committees, councils and advocacy groups all geared to support the mission and work of Junior Achievement. Lastly, the financial investment made by both of these banks has been transformative to our organization. We couldn't be prouder of the work we do together and are humbled by the lives touched through the time, talent and treasure given to JA by these banks.

When the information of the merger was shared with us, we saw nothing but positives and look forward to strengthening our partnership and expanding the great work we do. We believe that the alignment of these two strong and upstanding financial institutions will also strengthen our State and the headquarters move to Charlotte is a boon for this city.

It is our pleasure to cast our vote of support for this merger in that we believe it creates numerous win-win situations for many. While we will miss the opportunity to speak publicly regarding our support, we hope this letter will suffice. I am available for any questions and appreciate the opportunity to share our favor.

Warmly,

**Sarah Cherne**  
President & CEO  
Junior Achievement of Central Carolinas®  
1701 North Graham Street, Suite 100  
Charlotte, NC 28206  
704.563.4854 Office | 704.340.4110 Mobile  
[www.jacarolinas.org](http://www.jacarolinas.org)

**Junior Achievement: Empowering young people to own their economic success®**



April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America. For several years we partnered in providing homebuyer education.

I hereby support this merger and wish SunTrust greater success.

Regards,

A handwritten signature in black ink that reads "Rosalind Robinson".

Rosalind Robinson  
Founder/CEO  
Residential Resources, Inc.



**REAL ESTATE, EDUCATION AND COMMUNITY HOUSING, INC.**  
*A Florida 501c Non Profit Organization and H.U.D. Approved Housing & Foreclosure Counseling Agency*

April 9, 2019

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Atlanta Regional Office  
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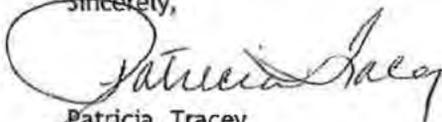
To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

As an example of the support given by SunTrust to our non profit, most recently an employee of the Tampa SunTrust, Brent Diehl ( Sr. Vice President)/ Chief Valuation Officer), spent personal time and advice in assisting our establishment of a HUD approved housing office in the Tampa area. He presented an excellent location for our new operation and assisted with his knowledge by teaching appraisal valuation to our first time homebuyers in the area.

I hereby support this merger and wish SunTrust greater success.

Sincerely,



Patricia Tracey  
President/ CEO



**BELAIR-EDISON**  
**NEIGHBORHOODS, INC.**

3545 Belair Road, Baltimore, MD 21213  
ph: 410.485.8422 :: fax: 410.485.0728  
www.belair-edison.org  
www.belairedison.city

April 11, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

Belair-Edison Neighborhoods, Inc. is a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations like ours and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Regards,



---



GOLDEN HARVEST  
FOOD BANK

*feeding lives together*

www.goldenharvest.org

For I was hungry and you gave me food, I was thirsty and you  
gave me drink, I was a stranger and you welcomed me.

MATTHEW 25:35

To: Federal Reserve Bank of Richmond

Address: P.O. Box 27622, Richmond, Virginia 23261

To Whom it may concern,

I am writing on behalf of Golden Harvest Food Bank to express gratitude for SunTrust Bank's partnership in feeding the hungry in our community. It has been an honor to work with the Augusta Market President Jay Murray and Relationship Specialist Katie Gurley in coordinating SunTrust's involvement with Golden Harvest Food Bank.

In the years we have worked together, SunTrust has been an incredible community partner. Through the SunTrust Foundation alone, we have able to provide over 25,000 meals to feed the hungry. That is incredible! On behalf of the children, seniors and families who struggle with hunger in our area, we thank you.

Golden Harvest Food Bank send its best wishes for a successful merger between SunTrust and BB&T Bank. It is our hope to continue this partnership and develop our relationship in serving this community. There is an incredible need for food in our local area, and we could never fill it without faithful partners with a heart for making a difference like your wonderful organization.

Best Regards,



Melissa Brown

---

Golden Harvest Food Bank is an Equal Opportunity Employer and Provider.

Aiken  
81 Capital Drive  
Aiken, SC 29803  
803-648-0752

Augusta  
3310 Commerce Drive  
Augusta, GA 30909  
706-736-1199

Upstate  
311 Alliance Parkway  
Williamston, SC 29697  
864-222-9510





**FOUNDED IN 1950 BY**

A. Mose Siskin  
(1900-1978)

Garrison Siskin  
(1903-1979)

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siskin.org

April 11, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern:

Siskin Children's Institute is so appreciative of the opportunity to share about the wonderful community partnership and support that we have received from SunTrust Financial Institution, Foundation and the employees. The commitment to the community's well-being, support for local causes and initiatives as well as just being consumers and friends, has been priceless! From the day to day simple transactions of handling basic banking services to the more complex financial services and advice, we always feel free to pick-up the phone, call to schedule an appointment or just "walk-in". We enjoy the comfort of knowing that they are here, as business partners, neighbors and friends.

Siskin Children's Institute has enjoyed a long term relationship with SunTrust going back to the very first entry into the Chattanooga community as SunTrust, after purchasing American National Bank in 1995. At that time the comfort and familiarity of a home-town-owned bank was assumed and skepticism about a corporate giant taking the place was concerning.

Shortly, those anxious moments soon gave way to a new acceptance, trust, engagement and support brought by SunTrust and its' team. As we became better acquainted their interest in helping children with special needs and their families became a joint venture. They have been a strong partner since entering the Chattanooga market and worked closely with the founders of Siskin Children's Institute, Mose and Garrison Siskin and continued to do so today.

Over the years, SunTrust's involvement has ranged from financial support for events to very focused funding that has provided access to services to children who otherwise would not receive them; specialized training for families to better understand the needs of their special needs child and how to help them achieve to their fullest potential; assistance to families with financial needs, home-buying and financial independence working through the savings pathways are just a few examples.

As consideration is given to a proposed merger with BB&T, we support the merger and expect that there would not be a change to the commitment of being an integral part of the community continuing to have a smooth transition and maintenance of community well-being and engagement. We have worked closely with BB&T and BB&T and SunTrust have worked jointly with us.

Siskin Children's Institute looks forward to the future as community partners.

Sincerely,

Linda McReynolds  
Director of Development and Communication  
Siskin Children's Institute

**Eike, Kathy**

---

**From:** Kathleen Stevens <kstevens@tuw.org>  
**Sent:** Friday, April 12, 2019 10:34 AM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust

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**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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To whom it may concern,

I am writing today on behalf of Trident United Way in support of SunTrust Bank as one of our dedicated partners. Their impressive philanthropic culture not only raises significant funds for Trident United Way through their annual employee campaign, but they also donate their time through a variety of volunteer projects that help our community.

Every year, SunTrust Bank runs an employee campaign and corporate giving for Trident United Way. Last year, their employees contributed over \$15,000. Over the course of our partnership with SunTrust Bank, employees have contributed over \$300,000 along with SunTrust corporate gifts totaling approximately \$217,000.

SunTrust Bank is committed to giving back through workplace volunteerism, and we have recently partnered up to create a year-round volunteer engagement plan. They just completed an impressive supply drive where they collected 600 pounds of cleaning supplies that was distributed to local agencies who offer direct services. SunTrust Bank has also been a wonderful Day of Caring participant with Trident United Way since 2012. For the past six years, SunTrust has partnered with local Junior Achievement programs to provide financial literacy to different elementary school classrooms. SunTrust Bank's ongoing Day of Caring relationship with Junior Achievement is a great example of their commitment to our youth and their success in financial literacy.

Trident United Way is so grateful for all of the support of SunTrust Bank, the employee financial contributions, corporate financial contributions and their commitment of time and volunteerism throughout this community. They are such an integral partner to the Tri-County communities of Berkeley, Charleston, and Dorchester counties in South Carolina.

Kindly,

**Kathleen Stevens**  
Development Officer  
Trident United Way

P: 843.740.7725  
C: 478.733.3543  
E: [kstevens@tuw.org](mailto:kstevens@tuw.org)



Trident United Way



**Eike, Kathy**

---

**From:** Jackie Mayo <jmayo@homesourcetn.org>  
**Sent:** Friday, April 12, 2019 9:54 AM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Merger of SunTrust with BB&T

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**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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Please note that our organization is in support of the merger of SunTrust Bank and BB&T.?? SunTrust Bank has had a long history of working with our organization locally in our community.?? The bank has been financially supportive of our homebuyer and housing counseling program and has supported us through providing staff members to serve on our board of directors.?? In addition, they have provided financing for difficult to finance projects which have been small in nature.

??

BB&T has also been supportive through various means over many years through offering financing on affordable housing projects and providing small grants to support our work in housing counseling.

??

I anticipate the larger combined organization will have more resources, both financial and personnel, to contribute to community development work in our local community and throughout its expanded footprint.?? ??They will have the ability to leverage more funds to increase lending in markets that might not otherwise have resources available to help projects get off the ground.??

??

I support the merger of SunTrust and BB&T.

??

Sincerely,

??



**Jackie Mayo**

**President & CEO, HomeSource east tennessee**

109 Winona St. | Knoxville, TN 37917

tel (865) 963-4776 | Mobile: 865-300-6296 | [homesourcetn.org](http://homesourcetn.org)



HomeSource east tennessee is a chartered member of Neighborworks America??

**Eike, Kathy**

---

**From:** John Bush <jbush@helpinghandsofgeorgetown.org>  
**Sent:** Friday, April 12, 2019 9:29 AM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Suntrust/BB&T merger

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**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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I would like to affirm SunTrust's commitment to communities they serve. Last fall in response to Hurricane Michael and the associated floods, SunTrust provided vital financial support to Helping Hands of Georgetown to help fund our efforts to provide food, utility support and clothing to victims of these natural disasters. What was remarkable was that this support came at SunTrust's initiative - they offered help before we could think to ask for it!

--  
John Bush  
Executive Director  
Helping Hands of Georgetown  
1813 Highmarket Street  
Georgetown, SC 29440  
[www.helpinghandsofgeorgetown.org](http://www.helpinghandsofgeorgetown.org)

Helping Hands: Hope + Help + Change



To: The Federal Reserve  
From: Christopher Smith, Chairman and CEO, WC Smith  
Re: Public Comments on the Proposed Merger of BB&T and SunTrust Banks  
April 12, 2019

To the Federal Reserve:

I am Christopher Smith, Chairman and Chief Executive Officer of WC Smith. WC Smith is a Washington, DC-based commercial real estate developer and property management company. Please accept my comments in support of the proposed merger between BB&T Bank and SunTrust Bank.

WC Smith is a multidisciplinary real estate firm, providing integrated real estate services in the Washington metropolitan area since 1968. Our company's capabilities support the full range of development activity, from acquiring, renovating and repositioning multifamily communities to constructing new office buildings and large-scale multifamily projects. We also manage a large portfolio of residential, commercial and retail properties. We are active in both market-rate and affordable housing, and have the largest number of affordable housing units among any developer in Washington, DC.

We have long-running, deep relationships with both BB&T and SunTrust. Both are close, trusted partners in the financing of our projects. We have worked closely with both on high-end market-rate and affordable housing developments. I can attest to both companies' commitment to funding housing opportunities for families of all income levels.

WC Smith believes that this proposed merger will create a strong financial institution that will remain an invaluable partner for commercial real estate development in general, and for the creation of new affordable housing opportunities in particular.

Respectfully submitted,

W. Christopher Smith  
Chairman and CEO, WC Smith  
202-465-7065  
[chriss@wcsmith.com](mailto:chriss@wcsmith.com)

**Eike, Kathy**

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**From:** Mary Owczarek <mowczarek@tridentacademy.com>  
**Sent:** Friday, April 12, 2019 8:16 AM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust/BB&T

NONCONFIDENTIAL // EXTERNAL

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Currently SunTrust Bank handles much Trident Academy's banking needs and we have maintained a good relationship over the years since they came to the Charleston area. We have a minimal relationship with BB&T - also a satisfactory one. We would support the merger.

Mary Owczarek

--

Mary Owczarek  
Business Manager  
Trident Academy  
1455 Wakendaw Road  
Mt. Pleasant, SC 29464  
(843) 884-7046

Tom Barkin  
President and Chief Executive Officer  
Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

April 11, 2019

Dear Mr. Barkin,

SunTrust Bank has a long and important history to the city of Atlanta, and I write to convey my appreciation for the company's support of cultural institutions, educational causes, health and human services organizations, and other worthy philanthropy across the city.

SunTrust Bank has humble origins dating back to 1891, when the Commercial Travelers' Savings Bank was chartered. For the first year of the bank, it was housed in the cashier's office, with the only furniture in the room being a safe. Over time, the bank grew to become the Trust Company of Georgia under the leadership of Joel Hurt and Ernest Woodruff and then, SunTrust. Now the bank is embarking on its next transition phase to continue to grow its capacity to serve the Atlanta community as it seeks a merger with BB&T.

Throughout its 128-year existence, SunTrust has supported a variety of cultural, health and human services, and educational institutions, as well as supporting a thriving Atlanta business community that has also provided vital backing for nonprofit organizations. In 1951, the Trust Company of Georgia, as SunTrust was then known, partnered with three other banks to create the Metropolitan Foundation of Atlanta. In its inaugural year, the Metropolitan Foundation made \$450,000 of contributions through 119 grants to nonprofit groups in Atlanta. This foundation later became the Community Foundation for Greater Atlanta, which continues to foster philanthropic giving in many areas throughout the city. Recent organizations that have benefited from SunTrust's commitment to the community include United Way, the American Red Cross, the Boys and Girls Club of America, the National Center for Civil and Human Rights, and the Woodruff Arts Center, among hundreds of others.

In recent years, SunTrust CEO Bill Rogers has made bettering financial literacy a core company goal, launching the Momentum onUp program to provide financial literacy courses both to SunTrust employees and employees of other companies. Improving financial literacy equips people with the ability to meet their financial and life goals, creating a better community overall.

Stemming from its legacy as a Trust Company, the legacy foundations entrusted to SunTrust will of course continue to support the Atlanta community. It's in the DNA of the company to be good corporate citizens and to help create an Atlanta that's both business-friendly and culturally and educationally rich.

Personally, as a volunteer and member of the Atlanta community, I have witnessed firsthand the impact of SunTrust philanthropy. As a member of Boards of health and human services organizations as well as cultural organizations throughout the city for the

past 33 years, I have personally seen how SunTrust has always served as an important partner to help these vital institutions achieve their goals. SunTrust has been at the table in every civic endeavor I have been in involved in, and I believe this commitment to the community will be infused in the culture of the combined entity, which will continue to play a vital role in creating a better Atlanta, and Georgia, for its citizens.

Sincerely,

A handwritten signature in black ink, appearing to read 'Sheffield Hale', written in a cursive style.

Sheffield Hale

**Eike, Kathy**

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**From:** Ginn, David <dginn@crda.org>  
**Sent:** Thursday, April 11, 2019 5:07 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Support

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.  
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To Whom it may concern —

My name is David Ginn, and I serve as president of the Charleston Regional Development Alliance, the Charleston, South Carolina, three-County region's economic development organization, with a mission to serve as a catalyst for long-term, sustainable prosperity in our market by attracting the world's best companies, talent and entrepreneurs to our region.

To accomplish this important globally competitive mission, we must have strong private-sector leadership, financial support and engagement, and SunTrust has provided all of those things for many years, and we're very grateful for their support.

And in terms of their bank's future plans, and specifically their publicly announced plans to merge with another strong supporter and partner of our organization, we support their plans to merge, and wish them much continued success.

Please let me know if you have any questions.

Sincerely,

David

David T. Ginn  
President & CEO  
Charleston Regional Development Alliance  
Direct: 843.760.4524  
dginn@crda.org  
www.charlestoneconomicdevelopment.com  
twitter | facebook | charlestoninspired

Sent from my iPhone

**Eike, Kathy**

---

**From:** Toby Prince <Toby@LHCDC.org>  
**Sent:** Thursday, April 11, 2019 4:43 PM  
**To:** BankMergerApplication@fdic.gov  
**Cc:** RICH BankSup Applications Comments  
**Subject:** [External] Upcoming merger

NONCONFIDENTIAL // EXTERNAL

**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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To whom it may concern,

Today I am writing to express gratitude for the partnership between SunTrust Bank and Lexington Housing Community Development Corporation. SunTrust's purpose of helping individuals move from financial stress to financial confidence aligns with LHCDC's mission to empower individuals and families to become financially stable. Without the financial assistance given to us throughout the past five years, LHCDC would not have been able to offer our financial literacy classes free of charge to the citizens of Davidson County.

SunTrust Bank is one of a few remaining banks in our area to support financial stability through their grant opportunities. Without such support small agencies such as Lexington Housing CDC would not be able to offer programs and services to the elderly, disabled, veterans and single households in Davidson County. During the last fiscal year their partnership enabled our agency to reach over 700 individuals through workshops, presentations and one-on-one counseling. It is a partnership on which we depend for annual support to continue our work.

In the past SunTrust has provided staff to serve as volunteer board members for our organization and has co-sponsored events to promote homeownership in our municipality. As small rural cities face the economic challenges that threaten to polarize the minorities and low wealth individuals, it is most important that partnerships with our local banks are strengthened. We feel we have been fortunate to have a strong partnership with SunTrust Bank and look forward to a continuation of that partnership under the new merger.

Sincerely,

*Toby Prince*  
*Executive Director*



Lexington Housing Community Development Corporation  
21 W. 2<sup>nd</sup> Street  
Lexington, NC 27292  
336-236-1675  
[www.LHCDC.org](http://www.LHCDC.org)

**Please make note of my new email address: [Toby@LHCDC.org](mailto:Toby@LHCDC.org)**

**Eike, Kathy**

---

**From:** catherine.walton@scorevolunteer.org  
**Sent:** Thursday, April 11, 2019 4:32 PM  
**To:** RICH BankSup Applications Comments; BankMergerApplication@fdic.gov  
**Subject:** [External] FW: Sun Trust Merger Application

NONCONFIDENTIAL // EXTERNAL

**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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Good Morning, Leadership of Federal Reserve of Richmond

I am Catherine Walton, South East Region Vice President for SCORE. SCORE is a national volunteer organization supported by the Small Business Association (SBA). We are a non profit 501.3C with the mission to foster vibrant small business communities through mentoring and education. SCORE's mission is to provide every person the support needed to thrive as a small business owner.

This communication is written in support of the merger between Sun Trust and BB&T.

SunTrust provides not only financial support to SCORE chapters across the Southeast and especially in South and North Carolina; but financial guidance, tools and support to our clients. They are an excellent community partner. SunTrust's partnership allows SCORE to provide financial support and mentoring to Veteran and women and other minority groups. Their support make it possible for millions of entrepreneurs and small business owners to receive an outstanding array of resources tools, education and workshops.

If additional information is required, please let us know.

Catherine Walton  
Score Regional Vice President, SouthEast  
TN, MS, AL, SC, NC, GA , FL, Puerto Rico & USVI  
1175 Herndon Parkway, Ste 900  
Herndon, VA 20170  
901-484-7484  
[Catherine.Walton@Scorevolunteer.org](mailto:Catherine.Walton@Scorevolunteer.org)



April 11, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

I am a staff member of HomeFree-USA. SunTrust has been an excellent partner of our organization and a great supporter of the people we serve - low-to-moderate income homebuyers, homeowners and other consumers.

On behalf of our constituents, I thank SunTrust for all it contributes to the community and the well-being of its residents. The SunTrust representatives we work with understand the community and its needs. They are very committed to serving those needs. For this, we appreciate them.

I fully support this merger and wish SunTrust greater success.

Regards,

A handwritten signature in black ink, appearing to read "C. White", written over a light blue horizontal line.

Christine White Gould  
Chief Development Officer

**Eike, Kathy**

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**From:** Casey Pash <casey.pash@ja.org>  
**Sent:** Thursday, April 11, 2019 3:00 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Suntrust/BB&T Merger

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**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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To Whom It May Concern:

Suntrust and BB&T have been supportive of Junior Achievement of Greater South Carolina and the mission of inspiring the future to succeed in the Global Economy for over a decade in South Carolina. Through generous gifts of the Suntrust Foundation and BB&T, Junior Achievement has been able to reach an additional 6,750 students over the past decade in K-12 schools over an thirty-four county region, teaching them life skills of financial literacy, workforce readiness, and entrepreneurship. In addition, employees from Suntrust and BB&T serve on Junior Achievement boards in the state as well as many employees from both organizations volunteer with Junior Achievement programs. I support the merger of the two entities, and believe as one we can inspire many more students.

Sincerely,

**Casey Pash** | President and CEO  
Junior Achievement of Greater South Carolina

2711 Middleburg Drive Suite 301, Columbia, South Carolina 29204  
p: (803) 252-1974 w: [centralsc.ja.org](http://centralsc.ja.org) e: [casey.pash@ja.org](mailto:casey.pash@ja.org)



**Eike, Kathy**

---

**From:** Nicole Echols <nechols@harvesthope.org>  
**Sent:** Thursday, April 11, 2019 2:04 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Harvest Hope Food Bank

NONCONFIDENTIAL // EXTERNAL

**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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To whom it may concern,

I would like to express my gratitude to SunTrust Bank. They have supported Harvest Hope Food Bank and we appreciate the continued partnership. The support we received we allowed us to provide food to those impacted by Hurricane Florence. Those families had food and supplies at a desperate time. This allowed families to know where the next meal was coming from. Many of the communities impacted are still trying to pull the pieces of their lives together. Harvest Hope continues to provide and support but it would not be possible if we did not have the support of partners like Sun Trust.

Please feel free to call me if you have any questions.



**Nicole Echols MA**

Harvest Hope Food Bank  
2513 W Lucas Street  
Florence SC 29501  
Cell: (843)676-5470  
[nechols@harvesthope.org](mailto:nechols@harvesthope.org)



*Harvest Hope is proud to announce that we have achieved GuideStar Platinum, their highest level of transparency!*



April 5, 2019

Federal Reserve Bank of Richmond  
PO Box 27622  
Richmond, VA 23261

FDIC Atlanta Regional Office  
10 10<sup>th</sup> Street, NW, Suite 800  
Atlanta, GA 30309-3849

To Whom It May Concern:

*Re: the merger of SunTrust and BB&T*

For years the SunTrust and BB&T organizations have been active participants in the Greater Oak Ridge/Knoxville community, and we want to take this opportunity to support the proposed merger of the two organizations.

SunTrust has been particularly active Oak Ridge business community, working with small businesses as they weave their way through the challenges of the federal ecosystems which dominates the Oak Ridge scene. Likewise, the BB&T team brings a wealth of resources to companies and other organizations here.

Both organizations have been active in supporting community wide endeavors—from United Way activities to Boys and Girls Scouts and everything in between. BB&T has helped the Oak Ridge Public Schools Education Foundation manages its resources in a way that maximizes community donations for classroom improvements. That has been a tremendous aid to the Foundation as it works daily to improve local education programs.

Finally, strong financial institutions are critical to local economies, and usually are instrumental in a community's industrial developments efforts. SunTrust has been a strong partner in those efforts across the region as organizations like ours work to diversify the industrial base and help existing industries adapt to new economic opportunities.

For all these reasons, we believe a merger of these two financial institutions will make our community stronger, more competitive and more resourceful as we compete for the jobs of the future. We fully support this proposed merger.

If you have any questions, please feel free to contact me at the address below.

Sincerely,

Jim Campbell, President  
East Tennessee Economic Council

Supervision, Regulation  
and Credit Department

APR 12 2019

Federal Reserve Bank  
of Richmond



**ECONOMIC DEVELOPMENT  
GROWTH ENGINE**  
FOR MEMPHIS & SHELBY COUNTY

100 Peabody Place, Suite 1100  
Memphis, TN 38103-3652  
P: (901) 341-2100  
F: (901) 527-9224  
[www.growth-engine.org](http://www.growth-engine.org)

April 8, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

Federal Deposit Insurance Corporation  
Atlanta Regional Office  
10 10th Street, NW, Suite 800  
Atlanta, GA 30309-3849

Re: Merger of SunTrust and BB&T Banks

Dear Sir or Madam:

As Chief Economic Development Officer for the City of Memphis and for Shelby County, and President/CEO of the City/County economic development organization (EDGE), I am writing to support the proposed merger of SunTrust and BB&T Banks.

While BB&T has a limited presence in Shelby County, SunTrust is a major financial institution extensively engaged in economic and community development efforts in our community. Through its lending practices, charitable investments, and the engagement of its staff, SunTrust is an important player in a vast number of community initiatives.

One very large, very important example was the redevelopment of the long-vacant, 1.4 million square foot former Sears Crosstown complex. SunTrust spearheaded the financing effort for the proposed \$200 million redevelopment into a vertical urban village including office, health care, fitness, education, residential and retail uses a reality – by leading an \$80.5 million syndicated loan and a \$56 million New Markets Tax Credit (NMTC) transaction, and by making an \$18.3 million investment. SunTrust is also a tenant in the project. The result has been recognized for excellence by the American Institute of Architects, Congress for the New Urbanism, and the National Trust for Historic Preservation. More importantly, it saved a unique structure from demolition and is helping revitalize the surrounding neighborhood, while giving Memphis a new landmark.

By creating the sixth largest bank in the United States by assets, and building on the 130-year combined legacy of the National Bank of Commerce and now SunTrust Memphis, the merger will provide even more resources and more energy for consumers, businesses, and charitable organizations in Memphis, Shelby County, and the Mid-South. We look forward to welcoming a new, old bank, to Memphis.

Thank you.

Cordially,

Reid Dulberger



**Reid Dulberger**  
President & CEO  
Chief Economic Development Officer, Memphis/Shelby County  
[RDulberger@growth-engine.org](mailto:RDulberger@growth-engine.org)



**EPILEPSY  
FOUNDATION®**  
SOUTHEAST TENNESSEE

*Not another moment lost to seizures™*

One Siskin Plaza • Chattanooga, TN 37403-1306

April 12, 2019

Federal Reserve Bank of Richmond  
P. O. Box 27622  
Richmond, VA 23261  
[comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org)

FDIC Atlanta Regional Office  
10 10<sup>th</sup> Street NW, Suite 800  
Atlanta, GA 30309-3849  
[BankMergerApplication@fdic.gov](mailto:BankMergerApplication@fdic.gov)

RE: SunTrust and BB & T Merger

The Epilepsy Foundation of Southeast Tennessee is an extremely proud partner of SunTrust Bank, Chattanooga, Tennessee. As a proud partner, we are most pleased to offer our strong support of the SunTrust and BB & T merger.

The Epilepsy Foundation of Southeast Tennessee (EFSETN) is an IRS 501 (C) 3 non-profit, which was established in September 1977 and whose mission is to ensure that people with epilepsy are able to participate in all life experiences and overcome the challenges created by epilepsy. EFSETN provides these services free of charge to thirteen counties with ten of these counties in Tennessee and three counties in Georgia. Within these counties, there are approximately 30,000 people with epilepsy. There isn't a cure for epilepsy but epilepsy can be controlled when medications are taken as prescribed. Services provided by EFSETN include providing seizure medications for the poor, provide monthly support group meeting so that people with epilepsy know that they aren't alone, an art therapy program, counseling (financial, legal, etc.), epilepsy education services to schools, first responders and our business community.

EFSTN has a long standing partnership with SunTrust Bank. As noted earlier, there isn't a cure for epilepsy and financial stress is a major cause for breakthrough seizures. Working with SunTrust professionals, they step in and provide financial guidance so that the stress is relieved and a breakthrough seizure doesn't occur. This SunTrust partnership adds so much value and trust to the people with epilepsy and makes a tremendous difference in the lives of people with epilepsy. Further, SunTrust is heavily involved in our epilepsy medication program by participating in EFSETN events and



Office: 423-634-1771 • Fax: 423-634-1774 • [www.epilepsy-setn.org](http://www.epilepsy-setn.org)

An independently incorporated affiliate of the Epilepsy Foundation

resource fairs. This relationship with SunTrust and EFSETN enables people with epilepsy to participate in all life experiences.

At the Epilepsy Foundation of Southeast Tennessee, we are, again, pleased to extend our support of the SunTrust and BB & T merger and our looking forward to continuing our strong relationship with the merged banking operation.

Sincerely

A handwritten signature in black ink, appearing to read "Mickey L. McCamish". The signature is written in a cursive style with a large initial "M".

Mickey L. McCamish  
Executive Director



April 12, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern:

On behalf of our Board of Directors and 1400+ members of the Greater Tampa Chamber of Commerce, I am writing to express our strong support of the merger application between SunTrust Banks (SunTrust) and BB&T Corporation (BB&T).

Our Chamber's mission is to serve our members and enhance our community by building business success. We accomplish this mission by supporting an engaged and inclusive community driven by business prosperity. We are proud to have community partners like SunTrust and BB&T that are aligned with our mission.

SunTrust and BB&T have strong records of dedicated financial and community service in Tampa Bay and we are confident this commitment will only grow with the merger. This is an excellent opportunity to combine two well-respected financial institutions that share a deep commitment to their customers and local communities.

On behalf of our membership, that is also invested in the community, we urge your support for the intended merger of SunTrust and BB&T. We value our partnership with these two institutions and look forward to continuing that partnership during their integration.

Sincerely,

A handwritten signature in black ink that reads "Bob Rohrlack".

Bob Rohrlack  
President & CEO,  
Greater Tampa Chamber of Commerce



# Big Bend Hospice

your hometown hospice, licensed since 1983  
FOUNDATION, INC.

1723 Mahan Center Blvd  
Tallahassee, FL 32308-5428  
Ph. 850/878-5310  
800/772-5862  
Fax: 850/309-1638  
www.bigbendhospice.org

Dena Strickland  
*President*

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April 12, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

*Via/E-Mail [comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org)*

To Whom It May Concern:

On behalf of Big Bend Hospice Foundation, Inc. in Tallahassee, Florida, I would like to share our experiences with SunTrust Bank. As I begin to try and capture what they do, I immediately think of the personnel and their commitment to exceptional customer service.

SunTrust Bank has played a significant role in growing our Foundation. Whether it is finding the best interest for our Money Market Account, strategizing a more efficient way to benefit from our checking account, or consulting with our Board of Trustees on our Endowment Account, In addition to Big Bend Hospice Foundation's banking partnership, we have also benefitted from Grants and other means of support. It is our commitment at Big Bend Hospice that we ensure a symbiotic relationship. For this reason, we promote all of the good deeds that our community provides for our patients and families to the best of our ability. Needless to say, it does not come close to the services provided by the individuals that represent SunTrust Bank.

Thank you for allowing me the opportunity to share my experiences on behalf of Big Bend Hospice Foundation, Inc.

Sincerely,

Dena Strickland, President  
Big Bend Hospice Foundation, Inc.

*We inspire hope...*



FOR YOUTH DEVELOPMENT  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

April 12, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern:

YMCA of Metropolitan Washington has the privilege of collaborating with SunTrust Bank and BB&T Bank on projects and programs that meet the critical community needs of youth, adults, and seniors in the District of Columbia, Northern Virginia, and nearby suburban Maryland. These two institutions are model collaborators that value the expertise of our YMCA as a leading community-based organization, and by doing so, allow YMCA's community assessment data to inform the identification of community needs and the development of interventions.

SunTrust Bank has strengthened the operation of the YMCA of Metropolitan Washington's Calomiris branch, located in Ward 5 of Washington, D.C. Ward 5 is an under-invested neighborhood in the District with a per capita income of \$36,954 and 17.2% of persons living below the poverty line (American Community Survey, 2017). SunTrust's financial support has enhanced the YMCA's delivery of curriculum-based school age child care to an average of 115 youth per day. Our programming decreases risky youth behavior and enables parents to direct their energy towards income-generating activities during after school hours; therefore supporting economic security at the household level.

Since 2017, BB&T Bank has partnered with YMCA of Metropolitan Washington's Youth & Family Services branch in Montgomery County, Maryland to deliver financial literacy training to adults and families in the Montgomery Knolls neighborhood. Sixty-two percent of students at the local elementary school are eligible for Free and Reduced Priced Meals and 47% of students are non-native English speakers (Montgomery County Public Schools, 2017). Our annual needs assessment continues to indicate a prominent need for financial literacy to support household budgeting and small business management. Year-after-year, BB&T Bank's bilingual presenters join the Y at our community center to provide multi-day training sessions to the community. This is an essential service that has garnered positive responses and requests for additional education.

For the last 25 years, the YMCA of Metropolitan Washington has held a Thingamajig® Invention Convention. The day-long STEM event includes nutrition and environmental stewardship focused exhibits and activities for over 3,500 kids. The youth represent all 17 Association locations, many of whom are from low-income households and qualify for Free and Reduced Priced Meals. As a matter of equity, all kids participate in the event at no cost.

**YMCA OF METROPOLITAN WASHINGTON**

Association Services Office

1112 16th Street NW, Suite 210, Washington, DC 20036

P 202-252-6700 F 202-747-4486 [www.ymcadw.org](http://www.ymcadw.org)



FOR YOUTH DEVELOPMENT™  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

For the past three years, with the leadership and collaboration of SunTrust Bank Greater Washington's Senior Vice President, Muriel Garr, the Bank and the YMCA have implemented a financial education module at Thingamajig. SunTrust employees have volunteered at Thingamajig to utilize their knowledge, skills, and abilities to introduce youth to fundamental concepts of financial management that are critical to managing money, understanding debt, and planning for the future. SunTrust's investment of personnel and financial resources has enhanced the YMCA's ability to improve access to Thingamajig and strengthen the communities served.

Moreover, SunTrust has invested in the YMCA's belief that the youth learn through play and develop positive aspirations through exposure to new experiences. Through SunTrust's funding of costs associated with field trips, kids at YMCA Calomiris had the chance to attend Washington Kastles tennis tournament, meet tennis legend Serena Williams, and take home a new tennis racket, tennis balls, and a backpack. This experience was not an insignificant event for the youth; it was formative and goal setting. The partnership between the YMCA of Metropolitan Washington and SunTrust adds value to the community and sustains the YMCA as a community-stabilizing resource.

During the fourth quarter of 2018, our Association proposed to SunTrust Bank an expansion of the financial education programming into both our YMCA Calomiris and YMCA Capital View (resource-limited Ward 8, Washington, D.C.) on a year-round basis. This proposal is pending. We view the prospect of a merger between SunTrust Bank and BB&T Bank as a measurable value-add to our cause, creating greater opportunities for expert support in the development and delivery of financial education programming.

Sincerely,

Angie L. Reese-Hawkins  
President and CEO  
YMCA of Metropolitan Washington

Please note: This Comment of Support has also been submitted to the Federal Deposit Insurance Corporation, Atlanta Regional Office for consideration.

**YMCA OF METROPOLITAN WASHINGTON**

Association Services Office

1117 16th Street NW, Suite 240, Washington, DC 20036

☎ 202-232-6700 ☎ 202-797-8486 [www.ymcadc.org](http://www.ymcadc.org)

I would like to take this opportunity to share with you the importance of the collaborative partnership between SunTrust, specifically Scott Horchler, Food Lion, the City of Roanoke and the Community Solutions Center owned and operated by Feeding America Southwest Virginia. This project has become a beacon of hope to individuals who live, work and worship within the Northwest Neighborhood of Roanoke City. Our organization worked with community partners to repurpose the city's highest crime property into a Culinary Arts Training Program, a production kitchen for 400-700 daily nutritious meals for children, a community engagement office for Roanoke City Police and eventually a small fresh foods market.

From the beginning, SunTrust participated in multiple community meetings focused on solving social and systemic problems within this economically, unsafe and high food insecure neighborhood. Scott's voice and contribution positioned SunTrust as a leading contributor toward this unique, progressive model that has gained national recognition by Southern Living Magazine and in Delta Sky Magazine as part of its "Healthy Community" feature for the innovative ways it provides fresh, healthy options for its clients. In addition, this project received national attention when NPR ran a story on the innovative work FASWVA is doing in the most impoverished areas of Southwest Virginia.

SunTrust's initial investment enabled us to purchase the facility and the continued support has provided the opportunity for Scott, as a SunTrust professional, to work with our students to provide budgeting and financial sustainability classes.

The Program is an intensive, 12-week course to prepare low-income unemployed or underemployed students for a full-time career in the region's food services industry, where employment opportunities as managers, are expected to increase 17.2% and wages rise 12.4%.

The Career Readiness Program features wrap-around preparation for optimal student success. It includes classroom instruction, hands-on learning, test preparation for the nationally recognized ServSafe Manager Certification, support services and assistance to locate, apply for and sustain employment. Students

use the CSC's production kitchen to prepare nutrition meals for 500 - 700 at-risk students a day after school and in summer feeding programs.

Sun Trust's partnership boosts the financially struggling Northwest Roanoke community and its residents. It provides job training enabling up to 10 students per cohort (four cohorts per calendar year) to participate in the Career Readiness Program free of charge. Without SunTrust's involvement, these students would have no access to this life-transforming opportunity.

Crime has been reduced 70% within a close radius of this property, together SunTrust and Feeding America Southwest Virginia has sustained lives for our students, provided fresh nutritious meals to children and we have spared the lives of law enforcement and the citizens of the NW Community.

Thanks to generous donations from SunTrust and other community partners, the Community Solutions Center, which opened in 2018, has already made a tremendous impact. Ten students have graduated from the Career Readiness Program, including nine who obtained the ServSafe Manager certification; six of graduates are newly employed, while another is the owner of a vegan catering business.

Students in the Career Readiness Program have prepared more than 45,000 healthy, fresh meals. Students have networked with judges, law enforcement officials, people in the faith community, elected officials, and more than 20 local businesses and nonprofit organizations. More than 900 volunteers have donated a total of 2,300 hours of their time and effort at the CSC.

I appreciate our SunTrust team and the work that Scott has contributed to the communities we serve through feeding children and feeding hope to individuals who need a chance to succeed!

Sincerely,

Pamela Irvine

President / CEO Feeding America Southwest Virginia

**Eike, Kathy**

---

**From:** Rachel Baggett <rbaggett@uwflorence.org>  
**Sent:** Friday, April 12, 2019 1:36 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust's Work in the Florence County Community

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Good afternoon,

My name is Rachel Baggett and I'm the Director of Marketing & Initiatives for the United Way of Florence County. I'm writing today to comment on the support SunTrust has provided the United Way and the Florence County community. Last fall, our county and many other counties were severely damaged by Hurricane Florence. We and many other agencies saw the numbers of those in need increase drastically and the organizations and donors we would normally go to for monetary support were dealing with their own needs from the hurricane. That is why we felt incredibly blessed to receive a \$5,000 donation from the SunTrust Foundation for Hurricane Relief. The donation they provided not only went to aiding those who needed immediate assistance with food and disaster relief, but it also went to providing those effected with financial relief to help them get back on their feet and continue to recover for the long-term. Without SunTrust's support, I know there would be a large number of individuals in our community still struggling today.

If you have any questions, please feel free to contact me using the contact information below.

Live United!

*Rachel Baggett*

**LIVE UNITED**



Director of Marketing and Initiatives  
1621 W. Palmetto Street  
843-662-2407  
843-667-0043 (fax)



April 12, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622,  
Richmond, VA 23261

FDIC Atlanta Regional Office,  
10 10th Street, NW, Suite 800,  
Atlanta, GA 30309-3849

To the regulatory review committee regarding the proposed merger of SunTrust and BB&T bank.

The Georgia Center for Nonprofits sends this commentary in support of the proposed merger.

The Georgia Center for Nonprofits has over 1200 organizational members comprised of all sizes and types of charitable entities throughout Georgia. In addition, we serve over 5000 charitable entities annually through the provision of capacity building services that help nonprofits succeed through better management, leadership, and governance.

SunTrust has a long and deep history of philanthropic support throughout the communities it serves. The bank has been a partner in community efforts to improve financial wellness, increase access to credit, and to build community engagement in activities that strengthen the social and economic fabric of communities large and small.

For example, SunTrust was a founding partner of Georgia Gives Day – a massive day of giving throughout Georgia that has raised more than \$30M in unrestricted public donations to over 3000 charities throughout the state since 2012. SunTrust was also a founding partner in the formation of Mission:Money, a financial wellness initiative targeting nonprofit employees throughout the state. These specific initiatives, unique to GCN's relationship, have influenced hundreds of thousands of Georgians to support community-based charities and to take control of their finances. Many hundreds of other charities are also supported by the bank, its skilled volunteers and its leaders.

We believe that the combination of BB&T with SunTrust will broaden and deepen the capacity of the new entity to make an even bigger difference in our community through philanthropic support, skilled volunteerism, community leadership initiatives, and through its power to engage its stakeholders in issues that matter for our local economy and social wellbeing.

For these reasons, we wish to offer our support of the merger.

Best,

*Karen F. Beavor*

Karen F. Beavor, CEO

[kb@gcn.org](mailto:kb@gcn.org)

678-916-3000



**LATIN AMERICAN  
CHAMBER OF COMMERCE  
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www.LACCCharlotte.com

April 11, 2019

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LACCC Executive Director  
**Rocio Gonzalez**

Federal Reserve Bank of Richmond,  
P.O. Box 27622,  
Richmond, VA 23261

FDIC's Atlanta Regional Office,  
10 10th Street, NW, Suite 800,  
Atlanta, GA 30309-3849

Re: SunTrust Bank and BB&T merger

The Latin American Chamber of Commerce of Charlotte is a non-profit membership organization that fosters the economic development and growth of the Latino business community in the Charlotte Metro Area.

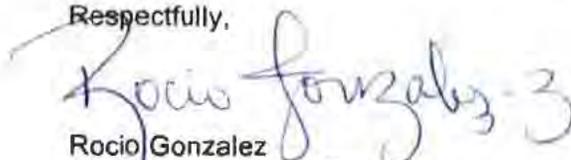
We are excited to know SunTrust Bank and BB&T will merge to provide an even bigger impact in our region.

On behalf of our organization, I want to express our deep gratitude to SunTrust Bank and its associates for their continued support and engagement which allow us to make a positive impact in our community. SunTrust Bank has been involved in the growth of minority owned businesses and members, as subject matter experts in our homeownership and business education programs. They help ensure that the community is informed of their financial options by partnering in our small business expos and networking events. SunTrust Bank is also invested in the leadership development of their associates by offering them the opportunity to attend our Latino Leadership Development Program, thus increasing multi-cultural relationships among its associates and clients.

It is important to our organization and to the community at large to receive the support of a corporation such as SunTrust Bank that is deeply committed to serve and partner with us for the betterment of our region. Many members of our community are clients and associates of SunTrust Bank. We hope that the decisions made during this transition take into consideration the importance and wellbeing of them and their families.

I thank you for the opportunity you have provided us to share our comments and you are welcomed to contact our organization at any time,

Respectfully,

  
Rocio Gonzalez  
LACCC - Executive Director

**Board**  
**Rita Dominguez**  
*Atrium Health*  
**Jose Espallat**  
*Wells Fargo*  
*Financial Advisors*  
**Todd Gill**  
*State Farm*  
**Mario Mendigaña**  
*Elite Touch Cleaning, LLC*  
**Johanna Suarez**  
*Reliable Restorations, LLC*  
**Priscilla Wallace**  
*Compass Group*  
*Foodbuy*



**The Development Corporation**  
*of northwest Baltimore - Established 1987*

April 11, 2019

FDIC

Atlanta Regional Office  
10 10 th St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern:

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust Bank and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Sincerely,

*Florine V. Robinson*

Florine V. Robinson  
Executive Director

**Eike, Kathy**

---

**From:** Piccolo,Lisa <Lisa.Piccolo@tridenttech.edu>  
**Sent:** Friday, April 12, 2019 2:26 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust/BB&T Merger

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To Whom it May Concern,

Trident Technical College and the TTC Foundation are so fortunate to benefit from the significant investment that SunTrust has made in the Charleston community. By investing in education, through their support of financial literacy programs and student scholarships, SunTrust has created opportunities for students to pursue their goal of completing an advanced education. Their early and significant support of the Charleston Regional Youth Apprenticeship Program underscores their engagement in workforce development and economic growth.

In addition to their generous financial investment in community development, members of the SunTrust team also give generously of their time through their participation on advisory boards and committees. Their insights are greatly appreciated.

Thank you for the opportunity to provide feedback. My contact information is included below should you have any questions.

Regards,

Lisa E Piccolo, MPA  
Vice President for Development &  
Executive Director, TTC Foundation  
Trident Technical College  
843.574.6195



**BOYS & GIRLS CLUBS**  
OF GREATER WASHINGTON

March 21, 2019

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Gabrielle Webster, President & CEO

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Benno Gerson  
Ashley Goodspeed  
Melissa Lavinson  
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Courtney Holeman, Prince William County  
Callie Riley, District of Columbia  
Michael Wallerstedt, Montgomery County

Federal Reserve Bank of Richmond  
P. O. Box 27622  
Richmond VA 23261

To whom it may concern,

This letter is to thank SunTrust for the monumental support that has been provided over the years to the Boys & Girls Clubs of Greater Washington and to support the merger of SunTrust and Branch Banking and Trust banks. Through SunTrust Bank's back to school back pack drives, support of college tours and especially the donation of thousands of dollars, we are able to make a huge difference in our kids' lives.

Because of Boys & Girls Clubs of Greater Washington's efforts to successfully serve youth regularly and attend our programs, the demographics show results that are life altering for our youth members:

- 98% graduate rate
- 0% school drop-out rate
- Less than 1% pregnancy rate
- 77% involved in volunteering in their community
- 62% are involved in at least one hour of physical activity five or more times per week

Boys & Girls Clubs of Greater Washington favorably supports the merger of SunTrust and Branch Banking and Trust. With the merger, we hope to be able to receive continued support that will ensure that we can strengthen our programs and services, and reach out to more kids in our community every day.

Sincerely,

Gabrielle Webster  
President & CEO



April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

SunTrust is an excellent partner of HomeFree-USA. I appreciate the activity of SunTrust in our community, and each representative that comes to our office understands the community, LMI borrowers and appears to be very committed to their work.

I hereby support this merger and wish SunTrust greater success.

Regards,

A handwritten signature in cursive script that reads "Digi Williams".



JOHN HOPE BRYANT  
Founder, Chairman and  
Chief Executive Officer

HOPE Headquarters  
191 Peachtree Street NE  
Suite 4000  
Atlanta, Georgia 30303

HOPE Regional Office  
707 Wilshire Boulevard  
30<sup>th</sup> Floor  
Los Angeles, California 90017  
213 891 2906 phone  
877 592 HOPE (4673)  
213 489 7272 fax

[www.operationhope.org](http://www.operationhope.org)

April 11, 2019

Federal Reserve Bank of Richmond  
PO Box 27622  
Richmond, Virginia 23261

FDIC Atlanta Regional Office  
10 10<sup>th</sup> Street NW, Suite 800  
Atlanta, Georgia 30309-3849

On behalf of Operation HOPE, our Board of Directors and our 3.2 million clients, it is my honor to speak in support of the merger between SunTrust Banks, Inc. and BB&T Corporation. Both of these institutions have been strong and consistent supporters of Operation HOPE programming in underserved communities throughout their respective branch footprints. Each bank supports HOPE in the delivery of both youth and adult programming. To address the financial literacy and empowerment needs of the underserved, the under banked and the unbanked, Operation HOPE has developed and implemented the HOPE Inside model. This program provides education, interventions and tools that assist low- and moderate-income clients with achieving financial independence. HOPE empowers our clients to become self-sufficient and financially secure, and in many cases, become homeowners and small business entrepreneurs in their communities. The HOPE Inside youth programs include the foundational education platform – Banking on our Future. This program is designed to address generational poverty by educating and empowering youth. SunTrust Banks and BB&T Corporation bankers serve as volunteers in workshops, classrooms and community centers teaching the language of money, banking, credit, and savings.

SunTrust Banks, Inc. has supported Operation HOPE since 2007. That year together we launched Banking on our Future for underserved youth in Atlanta and continued to expand that programming for youth in many of their major markets. HOPE and SunTrust Banks opened the first HOPE Inside location for adults at Ebenezer Community Center in Atlanta. Since then we have opened eighteen HOPE Inside locations together supporting more than 176 communities and nearly 30,000 individuals. Our current operations are in the economically challenged neighbors of Atlanta, Georgia; Florence, Alabama; Dundalk, Maryland; Washington D.C.; Hialeah, Kissimmee, Orlando, Tampa, Florida; Memphis, Tennessee; Raleigh, North Carolina. Together HOPE and SunTrust Banks will launch another 4 locations in 2019, with an ultimate goal to open 200 HOPE Inside offices in underserved communities.

BB&T Corporation has supported Operation HOPE since 2010 when together we launched Banking on our Future in Washington D.C. Since the initial launch we have expanded the youth programming in other BB&T markets, including Atlanta, and we have opened HOPE Inside locations for adults in Houston, Texas; Atlanta, Georgia; Columbia, South Carolina; and Baltimore, Maryland, several in response to natural disasters and economic recovery.

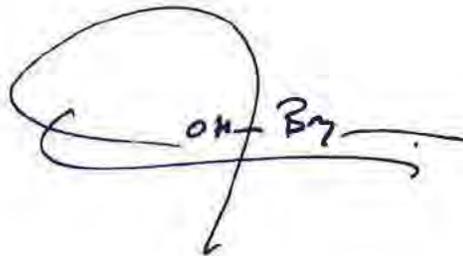
Through the HOPE Inside locations supported by SunTrust Banks and BB&T Corporation, Operation HOPE has assisted on average increased credit scores by 42 points in 5.4 months, increased savings and decreased debt across all locations. SunTrust Banks, Inc. and BB&T Corporation's commitment to and partnership with Operation HOPE has allowed our organization to grow significantly, especially in the Southeast region of the U.S. The proposed merger will enable Operation HOPE to expand into new areas and to offer diverse programming including credit and money management, homeownership, and entrepreneurship training. To date, support from the two banks has allowed Operation HOPE to have a positive impact on the lives of over 35,321 adults and 5,000 youth.

SunTrust Banks, Inc. and BB&T Corporation have provided over \$11MM in direct contributions to fund Operation HOPE programs that support underserved communities and address the needs of vulnerable populations. In addition, they provide office space and administrative support for our financial wellbeing coaches in the HOPE Inside locations.

Attachment 1 to this letter contains statements/testimonials from representative Operation HOPE clients who have been profoundly and positively impacted by our work supported by the Banks.

HOPE could not have achieved these results without the continued support of both banks and their Executive Teams. We are extremely grateful and hope to expand our relationship as our organization grows. If you have any questions on the material provided, please do not hesitate to contact me at the above contact information.

With HOPE,

A handwritten signature in black ink, appearing to read "John Hope Bryant". The signature is stylized with a large, looping initial "J" and a horizontal line extending to the right.

John Hope Bryant



April 11, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

I fully support the SunTrust and BB&T merger.

SunTrust is an excellent partner of HomeFree-USA. They are active and involved in the community and work with HomeFree-USA to help LMI borrowers. As one of the founders of HomeFree-USA, I have had the opportunity to work with SunTrust representatives and they all are very committed to their work and the communities that they work in.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Griffin".

James Griffin  
COO



April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

SunTrust is an excellent partner of HomeFree-USA. I appreciate the activity of SunTrust in our community, and each representative that comes to our office understands the community, LMI borrowers and appears to be very committed to their work.

I hereby support this merger and wish SunTrust greater success.

Regards,

A handwritten signature in blue ink that appears to be "S. E." with a period at the end.

A handwritten date in blue ink: "4/9/19".



April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

SunTrust is an excellent partner of HomeFree-USA. I appreciate the activity of SunTrust in our community, and each representative that comes to our office understands the community, LMI borrowers and appears to be very committed to their work.

I hereby support this merger and wish SunTrust greater success.

Regards,

A handwritten signature in black ink that reads "Gary B. Plummer". The signature is written in a cursive style with a horizontal line extending to the right.

Gary B. Plummer



April 12, 2019

Mr. Thomas I. Barkin  
President and Chief Executive Officer  
Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

Subject: Comments In Support of the Merger of SunTrust and BB&T Banks

Dear Mr. Barkin and  
Members of the Federal Reserve Bank of Richmond:

On February 7, BB&T and SunTrust banks announced their intention to merge. If the Federal Reserve Bank and other government regulators should approve, this will be the biggest bank merger in a decade and create the sixth-largest bank in the United States.

Hopkins House is a nonprofit organization, founded in 1939. This year, we celebrate our 80<sup>th</sup> year of uninterrupted community-based educational services to low- and moderate-income children, youth, and families in the Northern Virginia metropolitan area.

SunTrust and BB&T are important banking institutions in the communities served by Hopkins House. Therefore, we are keenly interested in how this merger may affect the philanthropic resources currently available from these two banks – foundational resources that support the credit needs of the low- and moderate-income (LMI) neighborhoods we serve.

Over the past 13 years, SunTrust and BB&T have provided just over \$66,000 in grants and philanthropic support to Hopkins House. These resources have funded financial literacy, homeownership, and other programs designed to help low- and moderate-income individuals earn professional credentials and college credits leading to higher paying, permanent careers, improved debt management, and entrepreneurship. For some, this assistance is a first step in helping them break the cycle of generational poverty.

**Federal Reserve Bank of Richmond**  
**Comments In Support of the Merger of SunTrust and BB&T Banks**  
**Page 2**

It is our hope and expectation that SunTrust and BB&T, as a merged bank, will continue and expand their philanthropic commitment to the low- and moderate-income communities in which they now do business, not merely as a requirement of the Community Reinvestment Act (CRA) but as a core component of its business strategy.

To the extent that this proposed merger maintains and enlarges the new entity's philanthropic footprint in Northern Virginia's low- and moderate-income communities, Hopkins House enthusiastically supports the merger of SunTrust and BB&T banks.

Yours,

  
J. GLENN HOPKINS  
President/CEO

**Eike, Kathy**

---

**From:** Victoria von Dohlen <Victoria.vonDohlen@eistr.org>  
**Sent:** Friday, April 12, 2019 4:02 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] ESR comments on BB&T and SunTrust Merger  
**Attachments:** BB&T and SunTrust Impact.docx

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Good afternoon –

On behalf of Twana W. Roebuck, Executive Director of Experiment in Self-Reliance (ESR), please see the attached information on the impact of BB&T and SunTrust support on our organization. Please feel free to reach out to myself or Mrs. Roebuck if you have any questions. Thank you for the opportunity to share.

**Victoria von Dohlen**  
Development and Agency Relations Manager  
Experiment in Self-Reliance  
336.722.9400 ext. 124 | [www.eistr.org](http://www.eistr.org)  
3480 Dominion Street | Winston-Salem, NC 27105

Office Hours: Monday-Thursday 8 am – 6 pm

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## **OUR MISSION**

The mission of ESR is to empower social and economic self-reliance for the working low income and homeless. ESR serves the working low to moderate income residents of Forsyth County through Housing Services, Self-Sufficiency, New Century IDA, Forsyth Free Tax, and Road to Empowerment.

## **THE NEED**

Asset poverty is a huge issue in our society and the effects of asset poverty are evident in our community. Providing low-income families with comprehensive services (client assistance and case management) improves their opportunity to become self-sufficient. Lack of educational attainment and skills training are barriers that prevent low-income families from wage improvement, which is a move toward self-sufficiency. Jobs, housing, or education, without supportive services designed to remove barriers, often do not result in successful outcomes and fail within four to six months. Further, families with no supportive success coaching often lose jobs and housing within four months due to lack of support. Remaining employed and/or housed often requires a new mindset and new skill set for those we serve, and without practice in a supported environment, these skills are often abandoned at the first obstacle. Comprehensive services address not only the immediate, critical needs of families in poverty, but attempt to remediate the broader range of barriers that exist for those families. Generational poverty is prevalent, and often children grow up without assets to obtain from parents, and have difficulty obtaining assets themselves. They are unaware of or are not taught about financial literacy, ways in which to effectively pay for college or pay for a car, or the importance of credit, budgeting, and saving. Their parents are caught up in the web of asset poverty, and the youth have difficulties breaking through the cycle. This is an issue that must be stopped dead in its tracks to encourage positive spending, asset building, and career enhancement for not only adults, but the next generation as well.

According to the study done by the Poverty Thought Force initiative driven by Mayor Allen Joines, 23% of residents in Winston-Salem live in poverty, and 18% of residents in Forsyth County live in poverty. These numbers are above the state poverty level of 16%. Additionally, many residents remain unbanked or underbanked, and lack access to affordable banking products. Our asset building programs are a tool to develop assets among the working low-income, and to ensure they become financially stable and able to participate in the economic mainstream. The desired outcome sought for clients is to build a solid foundation of economic literacy skills, help them gain the skills necessary to improve their income, obtain affordable housing, and build assets.

## **NEW CENTURY IDA (INDIVIDUAL DEVELOPMENT ACCOUNT) PROGRAM OVERVIEW**

New Century IDA provides financial education, success coaching, and down payment assistance to individuals and families who qualify. The program also works in collaboration with Crosby Scholars to provide tuition assistance for students who are in college, and funds towards individuals and groups interested in microenterprise.

## **NEW CENTURY IDA ACTIVITIES AND STRATEGIES**

Participants will meet, at minimum, once a month face-to-face with their Success Coach in addition to once via email or phone call. Their Success Coach will look over the budget monthly to ensure they are making smart financial choices. The Success Coach will also monitor their IDA savings account online through BB&T to see if clients are continuously saving monthly towards their program goal (ESR's partnership with BB&T helps ensure no fees are associated with the client's account and their Success Coach is able to monitor the account to ensure savings).

Coupling case management with financial literacy is the most effective method to changing the way our low to moderate income clients use their money. Homeownership and microenterprise participants will attend 11 two-hour financial literacy classes over the course of a year to learn more about budgeting, tax returns, the psychology of money, retirement, and other essential classes to having a financially savvy household. Crosby Scholars participants will complete their financial literacy training online through the FDIC's Money Smart Program.

Participants may remain in the program for a maximum of two years while they are saving the required amount for their particular program. When their Success Coach has determined they have met the required credit score, savings, and other program requirements, participants are then ready to work with their Loan Officer through Forsyth County Department of Housing and Community Development to move towards receiving their match money and purchasing a home. Clients are able to purchase any home of their choosing as long as they purchase their home in Forsyth County and it fits their budget. The money students save is matched towards tuition, and the microenterprise participants will have their savings matched as well.

**NEW CENTURY IDA PARTNERSHIPS**

Partnerships include the City of Winston-Salem, Forsyth County, Financial Pathways of the Piedmont/Center for Home Ownership, Crosby Scholars, Department of Social Services, the United Way of Forsyth County, Habitat for Humanity, BB&T, and SunTrust and the Housing Authority of Winston-Salem. Partners help teach financial literacy classes, recruit participants, pull credit scores, provide lending services, and more, all aimed to serve the low-moderate income population and provide the best, most reputable programs and services to our clients.

**NEW CENTURY IDA 5 YEAR STATISTICS**

Fiscal year	Number of clients who graduated from New Century IDA	Number of clients who became first-time homebuyers	Crosby Scholars Matching Grant Recipients	Small Business Participants
2013-2014	31	26	5	-
2014-2015	48	22	11	-
2015-2016	68	26	28	-
2016-2017	39	23	28	-
2017-2018	0	16	26	2

**Home loans with BB&T since program's inception in 2000: 73**

**Number of savings accounts currently with BB&T:** 103 active accounts (clients are instructed to close their accounts after they are terminated from the program)

**Total asset value leveraged with funds from BB&T:** \$1.83 million

#### **HOW THIS PARTNERSHIP BENEFITS BB&T & SUNTRUST**

BB&T and SunTrust are invited to attend each class and have access to providing loans for the participants. BB&T and SunTrust can also teach classes for the program. BB&T holds all IDA savings accounts.

## **ROAD TO EMPOWERMENT**

### **ROAD TO EMPOWERMENT OVERVIEW**

The Road to Empowerment Series was created to empower low-moderate income individuals and families who want to pursue their financial goals through career enhancement, financial literacy, and asset building. Our goal is to provide financial literacy sessions that fit the needs of our clients. Sessions are aimed to challenge, teach, and prepare participants for their future. All sessions are open to the public and free of charge.

### **ROAD TO EMPOWERMENT ACTIVITIES AND STRATEGIES**

Classes are held in the neighborhoods of different communities and are chosen based on what the community would like to learn about. For example, this past fall, ESR held classes at the Naomi Jones Community Center which taught participants how to budget how to prepare for work and interviews, and how to cook healthy, affordable meals. Another series at the Naomi Jones Community Center featured classes that taught parenting skills. Classes included Parenting Roles & Challenges, Caring for Self and Child, Effective Communication and Discipline, and Support Systems and Community Resources. The series includes opportunities for participants to learn from one another, share their talents with the group, and participate in a final graduation.

### **ROAD TO EMPOWERMENT PARTNERSHIPS**

Partnerships include Liberty East Restoration, Cooperative Extension, Habitat for Humanity, Cancer Services, the Forsyth County Public Library, the United Way of Forsyth County, BB&T, SunTrust, and more.

### **HOW THE PARTNERSHIP BENEFITS BB&T & SUNTRUST**

BB&T and SunTrust are invited to teach classes to benefit the Road to Empowerment participants. Participants are in need of reputable banking products, and some may be unbanked or underbanked. The BB&T logo & SunTrust logo is featured on programs, brochures, and all program materials.

## **FORSYTH FREE TAX PROGRAM OVERVIEW**

Forsyth Free Tax provides free tax preparation at more than 9 sites throughout Forsyth County during tax season. All volunteers are certified by the IRS. The program ensures that everyone who qualifies for a tax credit receives it. Participants must meet the income guidelines.

## **FORSYTH FREE TAX ACTIVITIES AND STRATEGIES**

Forsyth Free Tax tax sites are open during tax season at various hours to provide the opportunity for qualifying residents to have their taxes prepared for free. The program is free to any resident making less than \$54,000 per year. We also offer online tax services at [www.myfreetaxes.com/forsyth](http://www.myfreetaxes.com/forsyth) to residents making less than \$66,000. The EITC is the largest anti-poverty program in the US, lifting 9 million people out of poverty each year. The EITC provides low-income working adults with a tax credit based on their income. On average, a qualified Forsyth County taxpayer receives \$1,700 in EITC credit, and the credit can sometimes total more than the amount earned during the year. In addition to benefiting working families, the credit brings money directly into our community. Tax preparers are educated on tax credits and help people receive every tax credit for which they qualify. Our goal is to help residents with low-moderate income save money on tax preparation fees, receive every tax credit they qualify for, and learn about ways in which they can best use their refund to build assets and rise above the poverty level.

Forsyth Free Tax has strengthened the VITA Engagement Committee which consists of key players in the execution of the program. The committee has helped to evaluate the progress made from year to year and shape the way the program is done for the following season. The sub-committees meet regularly as the working part of the committee to help with fundraising, marketing, volunteer recruitment, and more.

## **FORSYTH FREE TAX PARTNERSHIPS**

Since EITC/VITA's inception, the program has had the support of the United Way and various other organizations around the Winston-Salem/Forsyth County area. The following organizations work in collaboration with Experiment in Self-Reliance's Forsyth Free Tax program: United Way of Forsyth County, Goodwill Industries, Winston-Salem/Forsyth County churches, City of Winston-Salem, Forsyth County, Financial Pathways of the Piedmont, HeadStart, Winston-Salem Federal Credit Union, Winston-Salem Transit Authority, Career Connections and Prosperity Center, Malloy-Jordan Center/East Winston Library, Rural Hall Library, Mi Casa, PNC Foundation, Wells Fargo, BB&T, The Salvation Army, Naomi Jones Resource Center, Forsyth County Health Department, Forsyth County Central Library, King Public Library, Walnut Cove Senior Center, Salem College, Wake Forest University, Forsyth Technical Community College, Winston-Salem State University, Rotary Club, and more.

Fiscal year	Number of taxes prepared	Refunds	Community Savings
2013-2014	2896	\$3,053,350	\$579,200

2014-2015	4006	\$4,000,000	\$841,260
2015-2016	4192	\$5,000,000	\$1,048,000
2016-2017	4113	\$5,000,000	\$1,028,250
2017-2018	4310	\$5,899,208	\$1,077,500

**HOW THIS PARTNERSHIP BENEFITS BB&T & SUNTRUST**

BB&T and SunTrust are invited to set up tables at the BB&T and SunTrust tax sites to help tax site participants who are in need of reputable banking products, and may be unbanked or underbanked. The BB&T banner and SunTrust banner will also be featured at each tax site.

## **FUNDRAISING EVENTS**

ESR's golf tournament is typically held in the fall, weather permitting. The tournament begins at 9 am. First, second, and third place winners will receive trophies. Winners will also include last place, closest to the pin, and longest drive for both male and female. ESR's Golf Tournament is community fundraiser that aimed to raise awareness about poverty in Forsyth County and to raise funds to support the services provided by ESR.

ESR's Winter Wonderland event is an opportunity to raise funds for programs and services, as well as offer a time of fellowship and thanksgiving for ESR's donors. Donors and potential donors are able to connect with staff, clients, and community partners while learning about the impact of the services ESR provides. New members of the Louise G. Wilson Legacy Society (a donor society comprised of those who have given \$1,000 or more throughout the past fiscal year) are inducted at the event.

## **HOW PROCEEDS ARE USED**

Support from our fundraising events provides life-changing services to those whom we are privileged to serve. ESR's cutting-edge programs in the areas of self-sufficiency, first-time homeownership, economic literacy, and housing for the homeless impact the lives of so many families and children throughout the community. Our goal is for every low to moderate income person to have access to education, housing, homeownership, and free tax preparation.



April 12, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> Street, NW, Suite 800  
Atlanta, GA 30309-3849

Dear Sir/Madam:

As Norfolk's community art center, the d'Art Center proudly serves the greater Hampton Roads area by connecting the community with the visual arts. A non-profit 501c (3) organization, d'Art offers both youth and adult art education and classes, exhibits that give the public a broader exposure to many local and national artists, programming and outreach through art in public spaces, and events to showcase local artists, ceramicists, sculptors, fiber artists, and woodworkers.

The d'Art Center has always been a center for the community to experience art at its creation. Working artists share the experience and process of creating art in an educational atmosphere.

We are so fortunate to have a partnership with SunTrust Bank that allows us to bring art, featuring math and science, to students attending two low-income Norfolk Public Schools while SunTrust provides financial literacy sessions to the parents. The students, parents, volunteers and administrators are grateful for this opportunity.

SunTrust is very committed to Hampton Roads in the areas of philanthropy and volunteerism. The d'Art Center is very fortunate to have Charity Volman, Regional President, on our Board of Directors. She is a very active board member and always willing to help forge partnerships and represent the Center in the community.

Thank you for the continuous support of the d'Art Center in Norfolk, VA. Our community is stronger when corporations invest their resources and human talent to make a difference!

Sincerely,

A handwritten signature in black ink that reads "Tricia Hudson".

Tricia Hudson  
Executive Director  
d'Art Center

---

740 Duke St.  
Suite 150  
Norfolk VA, 23510

[www.d-artcenter.org](http://www.d-artcenter.org)  
[connect@d-artcenter.org](mailto:connect@d-artcenter.org)  
757-625-4211

**Eike, Kathy**

---

**From:** Fabian Bedne <fabian.bedne@hispanicfamilyfoundation.com>  
**Sent:** Friday, April 12, 2019 4:40 PM  
**To:** RICH BankSup Applications Comments  
**Cc:** Monica Reyna  
**Subject:** [External] Suntrust and BB&T merger

NONCONFIDENTIAL // EXTERNAL

**PLEASE NOTE: This email is not from a Federal Reserve address.**  
Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

To whom it may concern

I am writing today in support of BB&T and the merger with Suntrust.

We have collaborated with BB&T for the last couple of years, they have supported the efforts by Hispanic Family Foundation to empower, educate and elevate the Middle TN Hispanic community by providing financial education, volunteers and financial support of some of the many community events we have every year. Here is a link to the website where you may get a sense of all HFF does <https://hispanicfamilyfoundation.com/>

If you need additional information, please don't hesitate to reach out to us.

**Fabian Bedne**

M: 615-829-6226

[fabian.bedne@hispanicfamilyfoundation.com](mailto:fabian.bedne@hispanicfamilyfoundation.com)

[www.hispanicfamilyfoundation.com](http://www.hispanicfamilyfoundation.com)

**Eike, Kathy**

---

**From:** Bryan Derreberry (3100) <bderreberry@Charlestonchamber.org>  
**Sent:** Friday, April 12, 2019 5:00 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Support of the BB&T/SunTrust Merger

NONCONFIDENTIAL // EXTERNAL

**PLEASE NOTE: This email is not from a Federal Reserve address.**  
Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Dear Richmond Federal Reserve Bank Leaders:

I am writing in support of the proposed BB&T/SunTrust merger as President & CEO of the Charleston Metro Chamber of Commerce representing 1,600 business members and their 165,000 plus employees.

The leaders and employees of BB&T and SunTrust have been outstanding supporters of the wealth and well-being of the business and citizens of Greater Charleston, SC. Both financial institutions have provided their top leaders and many additional team members to serve as volunteers for our talent, advocacy, leadership and economic development initiatives. At the same time, each bank has dedicated significant dollars for major regional advancement programs and projects and attendant staffing. We wouldn't be the community we are today without the time, talent and treasure readily shared by SunTrust and BB&T.

Thank you for your thoughtful consideration and prompt approval of the merger request. I am confident from having talked to leaders at both financial institutions that the new merged entity will continue to be a highly valued metro leader and Chamber partner.

Respectfully,

Bryan

Bryan S. Derreberry  
President and CEO  
4500 Leeds Ave., Ste. 100, North Charleston, SC 29405  
O-843-805-3100 / C-843-906-7475  
[bderreberry@charlestonchamber.org](mailto:bderreberry@charlestonchamber.org)

  
Charleston Metro  
Chamber of Commerce



**HOND**

**Board  
Of  
Directors**

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*Chairperson*

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Moore**

**Temetris Hollis**

**Gladys Spikes**  
*Executive  
Director*

**MISSION  
STATEMENT**

**Housing  
Opportunities  
of Northern  
Delaware, Inc.  
is a housing  
corporation  
established to  
promote fair  
and equal  
access to  
housing.**



100 W. 10<sup>th</sup> Street, Suite 1001  
Wilmington, DE 19801

Phone: (302) 429-0794  
Fax: (302) 429-0795  
Email: [admin@hond.org](mailto:admin@hond.org)  
[www.hond.org](http://www.hond.org)

April 12, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

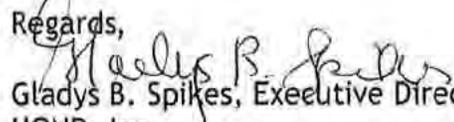
Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America. HOND's staff has attended Annual NCRC Conference in Washington D.C. and had an opportunity to speak with several non-profit Housing Counseling Agencies and non-housing developers who have received grants to assist low to moderate families acquire affordable housing within SunTrust Bank's footprint.

Therefore, I support this merger and wish SunTrust much success in the realm of providing the much needed affordable housing and supporting our neighborhoods in creating a "win win" situation for All!

Regards,

  
Gladys B. Spikes, Executive Director  
HOND, Inc.

**Eike, Kathy**

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**From:** Hunter Nelson <hunter@elmingtoncapital.com>  
**Sent:** Friday, April 12, 2019 5:08 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] BB&T SunTrust Merger

NONCONFIDENTIAL // EXTERNAL

**PLEASE NOTE: This email is not from a Federal Reserve address.**  
Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

To Whom It May Concern:

I am writing on behalf of Elmington Capital Group, a for profit developer of affordable housing in the southeast, and in full support of the SunTrust - BB&T merger. I personally have partnered with SunTrust on four developments that have provided approximately 700 units of new affordable housing in the state of Tennessee, representing over \$125,000,000 in economic development as well as investments from local, state and federal resources which were leveraged along with SunTrust's equity commitments. These developments have provided not only economic development to the cities of Nashville, Memphis and Chattanooga, but also are helping fill the overwhelming need of affordable housing demand that current exists in these cities. Additionally, most of the units will be occupied by people at or below 50% of the area median income (AMI) and all of the units are restricted at or below 60% of AMI, again reaching a demographic of people who are in desperate need.

Finally, as Vice Chairman of the Board for The Housing Fund, a CDFI, headquartered in Nashville, Tennessee. I have also personally witnessed SunTrust's commitment to community development through participating in the CDFI's loan fund, which has been used to fill gaps in community development projects that are outside the scope of traditional lending, including charter school construction, the construction of a new day care facility in an impoverished area and the preservation of affordable housing units in Nashville, Tennessee. Without SunTrust's commitment of capital to The Housing Fund, most of that work would have remained unfunded and the community under developed.

Again, I am voicing my strong support for this merger as I can only imagine the additional impact these two lending institutions can have on their communities if their mutual assets are put to work together.

Yours truly,

C. Hunter Nelson

  
**ELMINGTON**  
Hunter Nelson  
Partner  
118 16th Ave South, Suite 200

Nashville, TN 37203

O: 615.490.6711 M: 615.879.1163

[ECG Website](#) | [EPM website](#)

**Eike, Kathy**

---

**From:** Stephanie Kelley <skelley@eccocharleston.org>  
**Sent:** Friday, April 12, 2019 6:16 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Support for SunTrust/BB&T Merger

NONCONFIDENTIAL // EXTERNAL

**PLEASE NOTE: This email is not from a Federal Reserve address.**

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It is with pleasure that I provide comments on behalf of the work that SunTrust Bank is doing in my local community. Without question, SunTrust Bank demonstrates a tremendous commitment to making the Lowcountry of South Carolina the best it can be for our diverse citizens. East Cooper Community Outreach (ECCO) has been incredibly fortunate to be a recipient of SunTrust's generous support in terms of time, talent, and treasure.

Founded in the aftermath of Hurricane Hugo nearly thirty years ago, ECCO is a non-profit organization located in Mount Pleasant, SC. Without the support of the local community, it would not be possible for ECCO to provide wraparound services including food, clothing, financial assistance, dental and medical care, and empowerment programs to local families in financial distress, the elderly and disabled, veterans, and the working poor – including those in situational poverty and generational poverty. Our organizational motto is “neighbors helping neighbors help themselves.”

For the past three years, a SunTrust staff representative has served on and led ECCO's Golf Tournament Planning Committee. His commitment to excellence has helped to ensure the success of our annual fundraiser and to bring new people into the ECCO circle of support. This person is also serving on the organization's Development Committee to help cultivate the resources necessary to ensure ECCO's continued success. SunTrust staff members have also led food and cleaning supply drives to help stock the shelves of ECCO's Client Choice Wellness Pantry. The most recent un-food drive brought in over a thousand pounds of products including laundry detergent, household cleaners, and dish soap. These are items that cannot be purchased with Food Stamps and typically are quite costly for families living in poverty. We greatly appreciate the generosity of the SunTrust team in planning, implementing, and contributing to this effort. Additionally, ECCO has also been the recipient of two grants from the SunTrust Foundation in support of our financial literacy programs.

ECCO is thrilled to be in partnership with SunTrust Bank and we have found their philanthropic efforts and community involvement to be exemplary. I look forward to seeing how their merger with BB&T will bring additional energy and excitement to the work they are doing to make our community a better place for all.

Sincerely,

*Stephanie M. Kelley*

Stephanie M. Kelley  
Executive Director



**Stephanie M. Kelley**

Executive Director  
East Cooper Community Outreach

**P:** 843.416.7114

**A:** 1145 Six Mile Rd, Mount Pleasant, SC 29466

[www.ECCOcharleston.org](http://www.ECCOcharleston.org)



*Our mission: To provide safety net services to our low-income neighbors, while empowering them to create a better future for themselves, their families, and their communities.*

**ECCO has proudly been awarded the following honors: 2018, 2017, 2016, 2015, and 2014 Best Nonprofit Group (Moultrie News Readers' Choice Award); 2018, 2017 and 2016 Best NonProfit (Mount Pleasant Magazine); 2016 Hero of Change (SC Thrive); 2012 Angel Award (South Carolina Secretary of State)**

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**Portland Community  
Reinvestment Initiatives Inc.**

6329 NE Martin Luther King, Jr. Blvd., Portland, OR 97211-3029  
(503) 288-2923 TDD #711 Fax: (503) 288-2891 www.pcrihome.org

April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Regards,

Andrea Debnam  
Manager of Resident Services



*"Meeting the affordable housing needs of the community"*

**Eike, Kathy**

---

**From:** Steven Boyd <slbque@gmail.com>  
**Sent:** Saturday, April 13, 2019 7:20 AM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust

NONCONFIDENTIAL // EXTERNAL

**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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I have been a witness to the significant community support SunTrust has provided for many years. I have also been a benefactor of their high level of customer support and financial acumen. There is no other financial institution i would rather do business with.

Steven Boyd  
Retired Corporate Executive  
Community Philanthropist

**S. L. Boyd**  
**[slbque@gmail.com](mailto:slbque@gmail.com)**  
**404.697.8000**  
**Give Back, Give Up, Give In**



**WCCD**  
**Women of Color in**  
**Community Development**

P.O. Box 27144  
Washington, DC 20038

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April 12, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

Dear Board Members:

I am Keiva Dennis, President of WCCD, Women of Color in Community Development. We are a non profit tax exempt membership association of women engaged in the community development profession. Our activities include educational workshops and seminars, networking and professional development.

Since our inception 10 years ago, SunTrust Bank has been a partner and supporter. In particular, the regional Community Development Officer, Muriel Garr, has been an invaluable ally. SunTrust has provided financial support for workshops, provided space for meetings and membership activities, and personnel have participated in professional development activities for WCCD members.

We anticipate that a merger between BB&T and SunTrust will provide even more support for the goals of WCCD - economic parity, inclusion and diversity, and strengthening access to capital in low wealth communities. Thank you for this opportunity to comment on the application pending before you.

Sincerely,

A handwritten signature in black ink that reads "Keiva Dennis". The signature is written in a cursive, flowing style.

Keiva Dennis

**Eike, Kathy**

---

**From:** Deb Thompson <dthompson@uwce.org>  
**Sent:** Saturday, April 13, 2019 4:46 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust and BB&T Merger

NONCONFIDENTIAL // EXTERNAL

**PLEASE NOTE: This email is not from a Federal Reserve address.**  
Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

To Whom It May Concern,

As a customer and community member who has benefit from the excellent customer service and genuine concern that employees of each of these banks have demonstrated for our community, I would like to offer my support for this proposed merger.

Both organizations have a long history of support in Savannah and the surrounding communities. In addition to their many other volunteer and philanthropic efforts, the United Way of the Coastal Empire has benefited greatly from the efforts of numerous employees including most recently, Jeff Joyner at SunTrust, who serves as our current Finance Committee Chair and Toby Moreau, who worked with BB&T while serving as our fundraising Campaign Chair.

The employee contributions of both of these organizations is a result of the strong culture of giving back that exists at both banks. Over the more than 15 years that we have been tracking their giving, more than **\$2,000,000** dollars has been invested in improving the health, education, and income stability of children, families, seniors, and individuals with disabilities across Chatham, Bryan, Effingham, and Liberty Counties. In addition, their employees have given hundreds of hours of volunteer service hours reading to children, cleaning parks and neighborhoods, packing food for hungry families and children, and serving on boards and advisory committees.

As an organization that exists for the purpose of collaboration, in my view bringing together these two great companies can only add to the value they provide to our community.  
Thank you for your time and consideration of this note of support.

Sincerely,  
Deb

**Deb Thompson**  
President/CEO  
United Way of the Coastal Empire  
428 Bull Street, Savannah, GA 31401  
912.651.7702 (office) | 912.704-6717 (mobile)

[Website](#) | [Facebook](#) | [Instagram](#) | [Twitter](#) | [YouTube](#)

**LIVE UNITED. GIVE UNITED.**



**The Elder's House**

**Board of Directors**

*Dan Banister*  
*Bishop Kim W. Brown*  
*James E. Brown*  
*Keshia Brown*  
*Kimberly M. Brown*  
*Elder Valerie K. Brown*  
*Vincent Carpenter*  
*Glenn Carrington*  
*Patricia Easley*  
*Dwight Freeman*  
*Verne't Hatcher*  
*Honorable Daun Hester*  
*Barbara Jones*  
*Clint Jones*  
*Lenora Jarvis-Mackey*  
*Ruth Jones Nichols*  
*Sheila Perry*  
*Marcia Williams*  
*Ron Young*

**Program Director**

*Keya Smith*

**The Elder's House**  
215 Las Gaviotas Blvd  
Chesapeake, VA 23322  
Phone: 757.547.3388  
Fax: 757.410.2792  
[www.theeldershhouse.com](http://www.theeldershhouse.com)

April 13, 2019

Federal Reserve Bank of Richmond  
P.O.Box 27622  
Richmond, Va 23261

Dear Sir/Madam,

The Elder's House Inc is a non-profit created to provide a residential care facility to prevent juvenile delinquency among the middle to high school teens. The teens are at risk because they either live in an environment that is not conducive to positive life-style choices or have parents that are facing challenges that may be preventing them from being able to provide the parenting guidance needed for their teens because of financial hardships, drug addictions, or any other such circumstance. Statistics have shown that unless some major intervention is introduced into the lives of these teens, the likelihood exists that they will make poor choices that will lead to incarceration. The goal of The Elder's House is to be that intervention and offer not only a safe haven to stay and sleep; but also programs to enable them to be successful not only in school but prepare them to attend college upon graduation from high school, or join the military, or attend some vocational training to equip them to become self-sufficient adults.

Suntrust bank provided the permanent financing after the construction of the \$1.1 million dollar home. Karen Priest with Suntrust bank was instrumental in assisting us in securing this permanent financing. We are currently working with Mark Johnson, as the Community Development Officer, to secure a financial partnership to provide resources now that the home is complete to offer the programming services that will be needed to serve this at risk population. Resources will be needed for food, clothing, counseling, mentoring, financial literacy, field trips, homework assistance, and other services taken for granted in other homes with parents able to provide the nurturing in a safe environment.

The Elder's House, Inc fully supports the merger of Suntrust and BB&T banks. We believe the merger will enable the banks to provide the much needed resources to the Hampton Roads Community both financially and through human resources to serve these teens that will become our next generation of leaders if given the appropriate resources for their success.

We look forward to the approval of the merger and continuing to work with Karen Priest as it is the desire of The Elder's House to build another home for teen girls and with Mark Johnson as our Community Development Officer for Suntrust Foundation for funding for program services.

Sincerely,

Kim Brown,  
Co-Founder and Chairmen of the Board  
Valerie Brown  
Co-Founder and President/Chief Administrative Officer



K.W. Brown International Ministries, Inc.  
215 Las Gaviotas Blvd.  
Chesapeake, VA 23322  
Phone: 757~547~3388  
Fax: 757~410-3084  
[www.themountleads.org](http://www.themountleads.org)

*Matthew 16:19*

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April 13, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, Va 232261

Dear Sir/Madam,

K. W. Brown Ministries Inc and Suntrust Bank have been positively impacting the Hampton Roads community for years. K. W. Brown Ministries, Inc is a faith-based non-profit formed in 2000 to provide educational leadership to the faith based community through conferences, educational material developed, forums, and workshops focusing on leadership development and financial stewardship. Over the years, K. W. Brown Ministries, Inc has partnered with Suntrust in hosting several conferences and workshops focusing on these areas.

One of the largest initiatives in financial stewardship was The Biggest Saver Contest. K. W. Brown Ministries, Inc as part of an annual conference hosted a financial symposium to educate individuals on the importance of saving for retirement, budgeting, and having good to excellent credit. Hundreds of individuals attended this symposium and learned valuable information that they were able to apply to not only their personal lives but also to their professional careers as CEOs, CFOs and other areas of leadership. After several sessions on the various financial topics, individuals were challenged to open a savings account with Suntrust bank for a minimum of one year. During that year, the individuals would consistently make savings deposits (without withdrawing the funds) into the account. At the end of the year, the individual (s) who had consistently saved the most money (a formula developed by suntrust for equality among high and low income earners) was awarded a monetary award. The monetary award was provided by K. W. Brown Ministries, Inc and matched by the Suntrust Foundation. Over two hundred (200) new accounts were opened by individuals attending this symposium. This positive investment into the community of time and resources were the beginning for many of the participants to better financial stewardship for a normally under-served population. While all participants were not awarded the contest winnings, all participants were winners because most had savings for the first time in their adult lives.

The following year, K. W. Brown Ministries, Inc also hosted another financial workshop. Suntrust partnered by providing individuals to facilitate the classes on debt reduction, credit repair, and budgeting. Hundreds of individuals also attended this workshop. The focus on debt reduction proved to be a major cause of financial hardships within the community. Providing information

on how to make better decisions surrounding student loans, consumer purchases, and mortgage loans were instrumental in informing the community on how to improve their quality of life. Once again, this workshop helped an under-served population where financial literacy and informational resources are not readily available.

Mark Johnson, as the Community Development Officer, has been our contact for community development and was instrumental in partnering with us in these two ventures. His professionalism and willingness to give back to the community is an asset to us and the Hampton Roads community.

K. W. Brown Ministries, Inc fully supports the merger of Suntrust and BB&T banks. We believe the merger will enable the banks to provide greater resources to the Hampton Roads Community both financially and through human resources.

Thank you for the opportunity to share our support of this merger and look forward to continuing to work with Mark Johnson as our Community Development Officer.

Sincerely,

Kim Brown,  
Founder and President

Valerie Brown  
Executive Vice President/CFO



# The Mount Global Fellowship of Churches

## “Expanding the Kingdom”

215 Las Gaviotas Blvd. Chesapeake, VA 23322

Bishop Kim W. Brown, Presiding Prelate  
Elder Valerie K. Brown, Executive Pastor

The Mount Global  
Fellowship of Churches  
Bishop Kim W. Brown  
Presiding Prelate  
Corporate Offices  
215 Las Gaviotas Blvd  
Chesapeake, VA 23322  
757-547-3388

Chesapeake Location  
Bishop Kim W. Brown  
Senior Site Pastor

Elizabeth City Location  
Pastor Anthony Ferebee  
Senior Site Pastor

Peninsula Location  
Pastor Alvin A. Georges  
Senior Site Pastor

Charlotte Location  
Pastor Marcus Northam  
Senior Site Pastor

Virginia Beach Location  
Pastor Terron Rodgers  
Senior Site Pastor

Western Branch Location  
Pastor Deanneen Goodrich  
Senior Site Pastor

Suffolk Location  
Pastor Karl Wilkins  
Site Pastor

April 13, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, Va 232261

Dear Sir/Madam,

The Mount Global Fellowship of Churches (MGFC) and Suntrust Bank have been working in partnership to impact the Hampton Roads community for over five years. The Mount Global Fellowship of Churches represent seven churches located across Hampton Roads (Chesapeake, Virginia Beach, Yorktown, Western Branch, and Suffolk) as well as Elizabeth City, North Carolina and Charlotte, North Carolina. The Fellowship has a membership of over 14,000 individuals who live in the community and have careers that cover all branches of the military, government, politics, and the private sector. The MGFC is a faith-based entity whose primary mission is to teach the gospel while enhancing and changing positively the lives of not only their membership but the community through their community outreach.

Over the years, the MGFC has partnered with Suntrust in hosting at its main campus in conjunction with Old Dominion University the Economic Forecast Forum with a special emphasis on the faith-based community and the positive impact the faith based community is having on Hampton Roads. This forum drew thousands in attendance and educated the community on the economic footprint of our region as compared to other regions. The report specifically addressed that the region was no longer primarily a military supported region; but expanding to include the contributions provided by the faith-based entities such as the MGFC which was named in the report.

The MGFC and Suntrust also addressed the growing concerns of health and wellness through a Health and Wellness Forum. This forum coordinated with major health care providers and workers to offer onsite health screenings and educational materials and small groups to ensure the community had the resources it needed to make wise decisions about their health concerns. Through this forum and our continued desire to provide outreach services, the MGFC offered prostate exams, mammograms,



# The Mount Global Fellowship of Churches

## “Expanding the Kingdom”

215 Las Gaviotas Blvd. Chesapeake, VA 23322

Bishop Kim W. Brown, Presiding Prelate

Elder Valerie K. Brown, Executive Pastor

hyper-tension screening, and donor blood drives. Hundreds within the community who traditionally would not have had access to these services have been positively impacted by these resources that would not have been available without the collaboration of Suntrust and the MGFC.

Last, but certainly not the least, Suntrust has provided the financing to the MGFC to expand its physical plant across the region. Through these plant expansions, the MGFC has been able to offer a full-time health and wellness center that employs a licensed psychologist that provides services to the community. This center provides services to hundreds of individuals yearly free of charge for counseling to individuals of all ages. Mental health is becoming a major health concern among our young population as well as our seniors. Our ever increasing number of clients requesting these services undergird the need for these resources. Clients are referred to our center by the public school system, private schools, parents from the community, and other agencies.

Karen Priest and Charity Volman have been our primary contact as it relates to our financing and Mark Johnson has been our contact for community development. This team from Suntrust has been instrumental in assisting us to achieve our community outreach. Their professionalism and willingness to assist have been unsurpassed. Their ability to connect us with other similar non-profits to maximize resources is also an asset to us and the Hampton Roads community.

The Mount Global Fellowship of Churches fully supports the merger of Suntrust and BB&T banks. We believe the merger will enable the banks to serve the Hampton Roads Community in a larger capacity.

We appreciate the opportunity to share our commitment to this merger and look forward to continuing our banking relationships with the team of Karen Priest and Charity Volman for our financing needs and Mark Johnson for our Community Development.

Sincerely,

Kim Brown,

Presiding Prelate of the Mount Global Fellowship of Churches

Valerie Brown

Executive Pastor



Andrea Jung  
President and Chief Executive Officer

April 12, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern:

It is my privilege to write this letter of support for SunTrust Banks, Inc. and its intended merger with BB&T Corporation. SunTrust has been a valued partner of Grameen America since 2016. A leader in community reinvestment and a champion of financial well-being for all, the SunTrust Foundation has contributed \$250,000 in grant funding and SunTrust Bank has provided \$1.5M in loans towards Grameen America's microlending branch in Charlotte, NC.

Founded by Nobel Peace Laureate Muhammad Yunus in 2008, Grameen America is dedicated to helping women who live in poverty build small businesses to create better lives for their families. Through non-recourse microloans, training and support, Grameen helps low-income women entrepreneurs expand their businesses, increase their income and establish a financial identity. An important pillar of our program is Asset Building, through which we help members open no-fee, no-minimum-balance personal savings accounts with partner banks to foster a habit of saving. SunTrust is our Asset Building partner at one of our newest branches in Miami, offering members the possibility to invest in their futures.

SunTrust's partnership and generosity have created a notable positive impact on communities in Charlotte and Miami. Since opening in December 2012, the Grameen America program in Charlotte has served 7,839 women entrepreneurs through 30,576 loans totaling \$83M. As of December 2018, 438 low-income women in Miami were contributing to SunTrust savings accounts.

We look forward to continued partnership with SunTrust Bank and BB&T after the merger to further improve the financial well-being and socioeconomic status of those living in the communities in which the banks operate. For this reason and others, I fully support both institutions during this intended merger.

I extend my appreciation to the Federal Reserve Bank of Richmond and its Charlotte Branch for the opportunity to express my opinion.

With gratitude,

A handwritten signature in black ink that reads "Andrea Jung".

**Eike, Kathy**

---

**From:** Lauren Deese <ldeese@charlottewineandfood.org>  
**Sent:** Sunday, April 14, 2019 4:43 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] March 21, 2019 - Proposal by BB&T Corporation To Acquire SunTrust Banks, Inc. and its Subsidiary

NONCONFIDENTIAL // EXTERNAL

**PLEASE NOTE: This email is not from a Federal Reserve address.**

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To whom it concerns, I am reaching out regarding the invaluable support SunTrust has provided to Charlotte Wine & Food Weekend, a non-profit, and as a result to our community at large.

In 1989, a group of civic-minded wine and food enthusiasts had a vision of creating a series of events to raise money for charity. Out of this vision, the Charlotte Wine & Food Weekend was born and we have contributed over \$5 million to charities in the Charlotte community over our 30 years of fundraising. Not only does Charlotte Wine & Food Weekend raise money for charity, but we also bring attention to and shine a light on our thriving food and beverage community attracting visitors from near and far and installing a sense of pride in our community. Sponsorship by corporate community partners is essential to our success and to our ability to underwrite expenses and drive as much revenue as possible toward our charity beneficiaries. For the last two years, SunTrust has provided invaluable grants to Charlotte Wine & Food Weekend and our 2018 fiscal resulted in \$250,000 being donated to charity with their support. This year's fundraising cycle is still in motion, but we'll be announcing results this summer.

Charlotte Wine & Food Weekend's charitable endeavors focus on Nourishing Youth and Children, nurturing the whole child in body, mind, and spirit. We are proud to partner with the beneficiaries of the 2017-2019 seasons for Charlotte Wine & Food Weekend: Charlotte Concerts; The Council for Children's Rights; Mitchell's Fund; Pat's Place Family Advocacy; and The Relatives.

With the merger of BB&T and SunTrust, we believe they will only increase their support of the Charlotte community. We are forever grateful for all they have done for us in the past and are hopeful for increased support for the future. As they thrive, we thrive.

Best,

Lauren

Lauren Deese

Executive Director  
Charlotte Wine & Food Weekend  
[ldese@charlottewineandfood.org](mailto:ldese@charlottewineandfood.org)

(T) 704-338-9463 (WINE)

# Trinity Empowerment Consortium, Inc.

*A HUD Certified & Approved Agency*

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April 11, 2019

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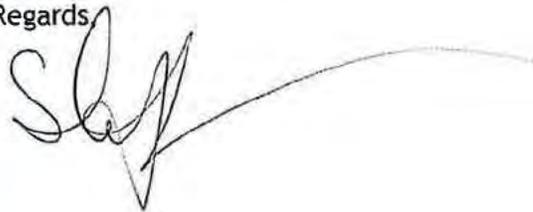
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. BB&T has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish the new SunTrust greater success.

Regards,



*Celebrating Over 17 Years of Service to the South Florida Community*

# **BHMVA**

**Black History Museum**  
& Cultural Center of Virginia

April 14, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

Re: SunTrust/BB&T Merger

Greetings:

SunTrust & BB & T are shining examples of businesses that support our community. Individually, they have demonstrated true commitment to providing the three T's of time (volunteers), treasure (financial resources), and talent (board and in kind service), to organizations such as the Black History Museum & Cultural Center of Virginia. As one entity, there is no doubt they will continue to play a vital role in resourcing organizations such as ours that are the life blood of communities.

The Black History Museum & Cultural Center of Virginia is a nonprofit museum located in Richmond, Virginia. Our mission is to "preserve stories that inspire." We celebrate the rich history and culture of Virginia's African Americans by telling the famous, forgotten, and unfamiliar stories of accomplishment and perseverance. We activate our mission through engaging exhibitions, guided tours, community conversations, documentary screenings, and interactive programming for children. All with the goal of telling a more complete and inclusive narrative about America and inspiring others to become history makers.

SunTrust has been an active partner of the Black History Museum by participating in some of the outreach opportunities as listed above and also providing grants to support programs that benefit the community. Our relationship with BB&T is developing and their interest in community development is also genuine.

"Stronger Together" is a tagline used by companies and organizations to promote new partnerships. However, it is with the utmost confidence that the Black History Museum & Cultural Center of Virginia endorses the merger of SunTrust & BB & T because it is our belief that they will indeed be – stronger together.

Thanks so much for providing the opportunity to offer our support as these two organizations combine efforts that will certainly be advantageous to our community in Richmond and across their footprint.

Sincerely,



Adele Johnson  
Executive Director

**122 W. Leigh Street, Richmond, VA 23220 | (804) 780-9093 (phone) |  
(804) 780-9107 (fax) | [blackhistorymuseum.org](http://blackhistorymuseum.org)**

**Eike, Kathy**

---

**From:** Paige Stephenson <paige.stephenson@uwpiedmont.org>  
**Sent:** Sunday, April 14, 2019 6:53 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] BB&T/SunTrust Merger

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**PLEASE NOTE: This email is not from a Federal Reserve address.**

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BB&T and SunTrust are both excellent community partners with long histories of community support. They are a model of investing time, talent and treasure into their local communities. Our current Board of Directors Chair, Wes Lehrer, is with BB&T, and our current Women United Advisory Board Chair, Kimberly Jolley, is with SunTrust. Over the years, BB&T and SunTrust employees have been involved in a variety of committees and volunteer activities lending their expertise and thought leadership. Both financial institutions have conducted robust United Way campaigns with their employees and provided generous support from their Foundations to support our work in Education, Financial Stability and Health.

**Paige Stephenson**

President & CEO  
United Way of the Piedmont  
864.707.2740 direct  
864.590.1151 cell  
864.582.7556 ext. 133 office  
[www.uwpiedmont.org](http://www.uwpiedmont.org)



**Our Mission: Connect, Engage, and Inspire people to *transform* our community.**



April 15, 2019

The READ Center is a Richmond, Virginia based nonprofit that serves adults over the age of 18 who need to improve their literacy skills. More than 73,000 adults in our community have literacy issues. The READ Center provides classroom instruction and one-to-one tutoring so adults can improve their literacy skills and their lives.

The diversity and history of Richmond requires support of less fortunate communities so they can thrive. The financial support of SunTrust and BB&T in Richmond, Virginia helps to make that happen.

Support of the communities they serve is a symbol of SunTrust and BB&T's commitment to improving the lives of those who need it and the community in which their employees live. We support the merger.

Karen La Forge  
Executive Director

**Eike, Kathy**

---

**From:** General Barrye Price <bprice@cadca.org>  
**Sent:** Monday, April 15, 2019 9:07 AM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Support of Delta Sigma Theta Prince William County

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**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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Dear Sir or Madame,

I own an LLC that's aligned with Sun Trust Bank, and serve as the COO and Executive Vice President of a nonprofit that recently signed on with SunTrust as our banker. I have known the work of Delta Sigma Theta for much of my life—having numerous Aunts and Cousins who are members. I know first-hand of the great work that this social action-focused sorority does within communities throughout our nation to uplift, affirm, and positively change the consequences of youth across the nation.

I fully support the ongoing efforts of Delta Sigma Theta within Prince William County Virginia. Their mentoring or youth, skills development programs, scholarships, and the exposure that they provide our children—especially urban youth—is changing the narrative, landscape and lives of those in reach.

This application for support has my highest endorsement.

Respectfully,

BLP  
Barrye L. Price, Ph.D.  
Major General, US Army Retired  
EVP and COO, CADCA

“Remember the F.L.A.G.: Family, Leadership, Ambassadorship, Growth”

CADCA (Community Anti-Drug Coalitions of America)  
625 Slaters Lane, Suite 300  
Alexandria, VA 22314

T: 703.706.0560 ext 222

F: 703.706.0565

E: [bprice@cadca.org](mailto:bprice@cadca.org)

**Eike, Kathy**

---

**From:** Mona Johnson-Gibson <monajgibson@rmhofcharlotte.org>  
**Sent:** Monday, April 15, 2019 9:38 AM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Ronald McDonald House of Charlotte

NONCONFIDENTIAL // EXTERNAL

**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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I am writing to let you know the RMH of Charlotte has banked with Sun Trust since 2008. They helped us make the first Ronald McDonald House in Charlotte a reality when no other bank would help. Not only are they our bank, they participate in a lot of the activities our charity has, just like they participate in a lot of other charities and community events in Charlotte. I always feel like I know who to call with questions and I always feel taken care of. I have recommended Sun Trust to numerous organizations and people in town because I feel confident they will take care of them and do the right thing.  
Sun Trust is truly a good neighbor for the RMH of Charlotte!



**Ronald McDonald House<sup>®</sup>**  
**Charlotte**

**Mona Johnson-Gibson**

CEO

1613 East Morehead Street

Charlotte, NC 28207

Direct: (704) 288-5317 | Main: (704) 335-1191 | Fax: (704) 335-4093



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Phone  
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[www.goodwillbv.org](http://www.goodwillbv.org)

April 12, 2019

Mr. Matthew Martin  
Vice President, Research Department, Microeconomics  
and Research Communications  
Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

RE: Comment on SunTrust and BB&T Merger

Dear Mr. Martin:

I am writing to express Goodwill of Central and Coastal Virginia's support of the proposed merger between SunTrust and BB&T.

As a nonprofit organization, Goodwill has served people with disabilities and disadvantages in Virginia since 1923. We provide workforce development services and support to thousands of individuals each year--most of whom have very low incomes--to help them achieve greater self-sufficiency and independence.

SunTrust has provided philanthropic support to Goodwill since 2011. In the past five years SunTrust has given nearly \$95,000 in charitable contributions that have enabled Goodwill to expand our service capacity and provide a greater depth of services for job seekers who have high levels of need. In turn, this support helps stabilize people in employment and puts their careers on an upward trajectory. For every dollar invested in Goodwill, \$30 is returned in economic impact.

We believe that SunTrust is fully committed to the health of our community and will continue to demonstrate and strengthen such leadership following the proposed merger.

Sincerely,

A handwritten signature in black ink, appearing to read "Charles D. Layman".

Charles D. Layman  
President & CEO

*Our business is changing lives.*

**akerman**

Andrew Smulian

Akerman LLP  
420 South Orange Avenue  
Suite 1200  
Orlando, FL 32801-4904

T: 407 423 4000  
Andrew.Smulian@akerman.com

April 15, 2019

Via E-Mail Delivery: [comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org)  
The Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

and

Via E-Mail Delivery: [BankMergerApplication@fdic.gov](mailto:BankMergerApplication@fdic.gov)  
FDIC's Atlanta Regional Office  
10 10th Street, NW, Suite 800  
Atlanta, GA 30309-3849

Re: BB&T and SunTrust Merger of Equals

To Whom It May Concern:

This letter is in support of the recently announced merger between SunTrust Banks, Inc. ("SunTrust") and BB&T Corporation ("BB&T").

Akerman has a long history with SunTrust, dating back to 1932 when our partner, Allison Palmer, was involved in the organization and formation of The First National Bank of Orlando, which later became part of Sun Banks, Inc. Our partner, William "Billy" Dial, served as CEO of The First National Bank of Orlando during the 1950's. After the merger of Sun Banks, Inc. with the Trust Company of Georgia, the merged companies became known as SunTrust Banks, Inc.

Our affiliation with SunTrust continues today, with Orlando Office Managing Partner Ginny Childs serving on the SunTrust Advisory Board in Orlando. In addition, Akerman continues to work with SunTrust on loan transactions that drive business growth in Central Florida and throughout the state.

SunTrust serves as a role model for corporate responsibility. Through SunTrust's philanthropic efforts, including through their establishment of the SunTrust Foundation, SunTrust has contributed \$1 billion in capital contributions across Florida. In 2018, they extended \$501 Million in Central Florida Community Development loans and volunteered over 16,660 hours of community service in Central Florida. Their local teammates are active on over 50 boards of directors and SunTrust continues to provide financial support to Central Florida colleges and

The Federal Reserve Bank of Richmond  
Federal Deposit Insurance Corporation  
April 15, 2019  
Page 2

universities, including the University of Central Florida, Rollins College, Seminole State College, Valencia College and Polk State College.

SunTrust's commitment to Florida for over 114 years has made them a pillar of our community. Akerman is proud to support the merger with BB&T and looks forward to continuing our relationship with the newly-formed bank for many years to come.

Sincerely,

AKERMAN LLP

By: \_\_\_\_\_

  
Andrew M. Smulian  
Chairman and CEO

By: \_\_\_\_\_

*E. Ginnette Childs*  
E. Ginnette Childs  
Office Managing Partner, Orlando



3815 Latrobe Drive  
Charlotte, NC 28211  
704.376.2054  
habitatcharlotte.org

April 12, 2019

To Whom It May Concern:

I am writing in support of the impending merger between SunTrust Bank and BB&T. For several years, Habitat Charlotte has benefited from the commitment to philanthropy and community support that both banks embrace as part of their cultures. This support has been manifested in financial gifts as well as the gift of time. BB&T has sent teams of volunteers to work on new home construction. SunTrust has participated in our Homeowners Financial Literacy program for years, and members of its management staff have served on governing committees of our Board of Directors. Community partnerships like these are essential to our ability to positively impact the need for affordable housing in Charlotte.

From our perspective, we view the potential merger of these organizations resulting in a stronger, more active presence of support in the Charlotte community. For this reason, I am enthusiastic about the merger and its long term benefits to our community.

Sincerely,

A handwritten signature in black ink, appearing to read "Laura D. Belcher".

Laura D. Belcher  
President & CEO

**every one**  
deserves a decent place to live

# **Goodwill**

Middle Georgia & the CSRA

April 12, 2019

The Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom it May Concern:

It was well over a century ago that Dr. Edgar J. Helms, having observed the ineffectiveness of charitable handouts for long-term poverty relief, was divinely inspired to teach people employable skills by hiring them to repair donated goods. With the faith and foresight to turn ideas into action, he ignited the Goodwill movement that has given countless people the hand up they needed to change their lives.

In Macon-Bibb County, Goodwill of Middle Georgia has been the arbiter of Dr. Helms' legacy for nearly 50 years. Just like SunTrust, Goodwill also believes in creating a strong community. While delivering our mission to help people discover and develop their God-given gifts through education, training, and career services, Goodwill has helped thousands of people to a onto career pathways out of poverty.

SunTrust's support for the general economic health of the Macon-Bibb County has been inspiring and we applaud all the good work they have done for our community; actively supporting the developmental goals and civic initiatives of the community, by helping people and businesses and targeting economic development. This focus is important because Macon's concentrated poverty rate is third in the nation.

As Macon community leaders look to the future, chief among the critical priorities are reducing poverty and developing a competitive middle-skills labor force. The complex economic and social problems linked to poverty only deepen as the community's population grows and the need for services (and more workers) increases in tandem. But if potential employees have no training, no work experience, and limited motivation, economic growth is hamstrung.

In the years to come, Macon's greatest competitive advantage will be a diverse workforce trained for careers at *all* skill levels – from professional and technical to middle skills. However, an alarming number of Macon residents live in or near a state of pervasive poverty, lacking sufficient income to live and raise their families comfortably. Nearly 36% of Macon-Bibb households live on less than \$25K a year, with government assistance accounting for 24% of all household income. Further, over 50% of Macon-Bibb residents have no education beyond high school. All of these circumstances contribute to Bibb County's crime and homicide rate, the second highest per capita in the state.

Meanwhile, students with financial, personal, intellectual or other socio-economic challenges often become part of the high percentage of non-completers at technical and traditional state college system institutions. Without intensive, specialized support resources they need to overcome their barriers,

5171 Eisenhower Parkway • Macon, GA 31206 • (478) 475-9995 • Fax: (478) 471-4845

**[www.goodwillworks.org](http://www.goodwillworks.org)**



these students are less likely to succeed at traditional and technical post-secondary institutions like Middle Georgia State University, Mercer or Central Georgia Tech.

This middle-skills niche is the type of student Goodwill's Helms College model was designed to serve. The only private, accredited, federal financial aid-eligible post-secondary institution in the U.S. affiliated with a local Goodwill organization, Helms College is a key education resource for Macon residents.

As a 2018 Lighting the Way Award recipient, Goodwill is proud of our partnership with SunTrust. With SunTrust's support, Goodwill was able to offer a "hand up" to serve 15,633 people in Middle Georgia and South Carolina and found employment for 6,870 residents in 2018. These services and employment are game changers for families and our community.

To continue to support and help the Macon -Bibb County area - we realize that we need to provide more resources. With the increased prevalence of business and technology in our daily lives, companies are relying more than ever on employees who have experience with both business and technology skills. The Bureau of Labor Statistics estimates that computer and information technology jobs will grow by 12% from 2014 to 2024 (faster than the national average for other occupations).

Our 2023 Strategic Plan will include the establishment of a **School of Business and Technology** at Helms College.

SunTrust has been a longtime supporter of Goodwill Industries of Middle Georgia and the recent generous gift to help build up Helms College is changing the community – one career at a time.

In goodwill,

James K. Stiff  
*President*  
Goodwill Industries of Middle Georgia, Inc.  
Helms College



136 S. Bronough Street  
Tallahassee, FL 32301  
Phone: (850) 521-1200  
Fax: (850) 521-1203

[www.floridachamber.com](http://www.floridachamber.com)

April 15, 2019

Federal Reserve Bank of Richmond  
P. O. Box 27622  
Richmond, VA 23261

FDIC Atlanta Regional Office  
10 10<sup>th</sup> Street NW, Suite 800  
Atlanta, GA 30309-3849

**Re: Support for SunTrust / BB&T Merger**

SunTrust has been an active member of the Florida Chamber of Commerce since the 1930's. SunTrust has been actively engaged in helping the Florida Chamber make Florida a better place for a long time.

We support SunTrust's and BB&T's intention to combine in a merger to become America's premier financial institution. We know both companies will continue to be deeply committed to and invested in the communities they serve. We anticipate SunTrust and BB&T to be an even more active community partner. Citizens around Florida are increasingly banking via mobile devices and expecting increased protection in cyber defense. This merger will set the stage for meeting the need for this technological investment. Mergers are part of the American business landscape and they often lead to new services and increased competition which is always a win for consumers.

Florida creates 1 out of every 13 jobs in America and we expect to add another 4.5 million residents by 2030. Banking is a vital part of our economy, and we hope you will look favorably upon this merger.

My best,

A handwritten signature in black ink that reads "Mark Wilson".

Mark Wilson  
President and CEO  
Florida Chamber of Commerce

cc: Thomas M. Pennekamp, City President, SunTrust Bank

**Securing Florida's Future**



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#### **STAFF**

Beth Sandbower Harbinson  
*Executive Director*

Joanne Sanders  
*Program Administrator*

April 15, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To whom it may concern:

I am writing to you regarding SunTrust in support of their merger.

Sun Trust Bank and Foundation have been a valuable partner of ours in the community for the last two years.

In addition to generous funding of our program serving low-income Baltimore families and their K - 8<sup>th</sup> grade students, the bank has provided us with guidance and resources through their onUp program to help these families learn about budgeting and empower them with tools for financial confidence.

We value SunTrust and their exceptional management team as partners in Baltimore and fully support their merger with BB&T.

Sincerely,

Beth Sandbower Harbinson  
Executive Director



# GLASS HOUSE

A NEIGHBORHOOD COLLECTIVE

PO Box 5566 | Chattanooga, TN 37406

April 8, 2019

Re: Suntrust and BB&T Merger

To Whom It May Concern:

Glass House Collective is a nonprofit in Chattanooga, TN working to revitalize a once-thriving community that has seen decades of disinvestment. One of our priorities is to engage residents and business owners through events, community meetings, and creative projects. Suntrust has sponsored some of our past events, including Glass Street LIVE, an annual block party that showcases the arts and culture of our neighborhood, and Gospel on Glass, an event that highlights local gospel musicians. Participants at these events are treated to a day of music, culture, local food, artistic activities, and community input opportunities. Our neighborhood is often perceived as a place with poverty and crime, but Glass Street LIVE and Gospel on Glass flip this script, treating the community to a cultural event marked by positivity and unity.

We also received a grant from the Suntrust Foundation in support of our efforts to lead community discussions regarding real estate development in East Chattanooga. Due to the inclusion of Glass Street in the federally-designated Opportunity Zones program, the availability of a 40-acre tract of vacant land that was formerly a public housing site, and our city's current rate of growth, new investment will be coming to East Chattanooga. With the assistance of partners and funders such as Suntrust, we hope to empower the residents to be advocates for their neighborhoods, and use their collective voice to help avoid displacement and relocation, preserve the distinctiveness of place, and inform decision-makers that their choices have real consequences for the people who live in East Chattanooga.

Glass House Collective is appreciative of the support of community partners like Suntrust.

Thank you,

Teal Thibaud  
Executive Director

**Eike, Kathy**

---

**From:** Cannon, Kathleen <KCannon@unitedwaybroward.org>  
**Sent:** Monday, April 15, 2019 11:58 AM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust Merger

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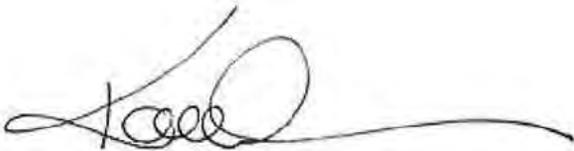
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Dear Members of The Federal Reserve Bank,

It is with great honor that I express my support of the merger between SunTrust and BB&T. As a non-profit in the South Florida area, we have great relationships with both entities and have for many years.

I feel that this merger will produce a premiere financial institution that will continue to be deeply committed to and invested in the communities they serve. I envision that they will be an even more active community partner and am looking forward to their bright future.

Sincerely,



Kathleen Cannon, President/CEO  
**United Way of Broward County** | [www.UnitedWayBroward.org](http://www.UnitedWayBroward.org)  
Ansin Building | 1300 South Andrews Avenue | Fort Lauderdale, Florida 33316  
[KCannon@UnitedWayBroward.org](mailto:KCannon@UnitedWayBroward.org) | 954.453.3724



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YWCA Delaware  
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Wilmington, DE 19801

T: 302-655-0039  
F: 302-658-7548

April 9, 2019

FDIC  
Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Regards,



Patrick Gunnin  
YWCA Delaware



3409 Moore Street - Richmond, Virginia 23230 - (804) 330-7400 - [nextuprva.org](http://nextuprva.org)

Robin Pope-Moss  
FVP, Purpose and Community and Engagement Manager  
SunTrust  
919 East Main Street  
Richmond, VA 23219

SunTrust has been a valued partner of NextUp and support from SunTrust has helped to change the landscape for middle school students in Richmond Public Schools. On behalf of NextUp RVA, I am submitting this letter of support for SunTrust Bank and its merger with BB&T.

NextUp provides Richmond Public School middle school students with access to high-quality learning opportunities after the bell rings. Our vision is that Richmond's youth will thrive in school, at home and in the community and it is a value that we share with SunTrust Bank. We know that it takes a village to ensure youth stay on the path to success, and in order to do this we need partners like SunTrust Bank.

Over the years SunTrust has been a champion for the Richmond Community and a generous supporter of the students in NextUp for years! As the CEO & President of NextUp it is hard for me to imagine our community without them. We are truly excited about the merger of SunTrust and BB&T and believe that this is going to create an increase in support for the Richmond Community.

We are grateful to the leadership and employees of SunTrust for all they do for the Richmond Community and we fully support the merger and look forward to a continued partnership.

Sincerely,

Barbara Couto Sipe  
CEO & President  
NextUp RVA

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2405 Second Avenue  
Columbus, Georgia 31901-1023  
706.323.5518  
Fax: 706.327.7753

April 8, 2019

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Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom it May Concern:

It is my honor and joy to write today in support of the merger of SunTrust and BB&T.

SunTrust Bank has been a vital community partner for Open Door Community House, Inc. in Columbus, Georgia and The Open Door Institute, a job readiness and workforce development program. In 2017, The Open Door Institute was awarded the "Lighting the Way Award" from SunTrust; and in 2018, Open Door Community House received a grant to continue the work of the Institute in our community, creating opportunities for persons living in poverty or homeless to receive skills training for living wage employment.

We are humbled by the support of SunTrust and are grateful for the support of the company and its employees.

We are confident that a merger between these two community-minded financial institutions will create even stronger community partnerships.

Thank you for your consideration of this letter of support.

Sincerely,

Kim E. Jenkins  
Executive Director



[www.odch.org](http://www.odch.org) | email: [opendoorcommunityhouse@odch.org](mailto:opendoorcommunityhouse@odch.org)





**FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY**

April 8, 2019

Federal Reserve Bank of Richmond  
PO Box 27622  
Richmond, VA 23261

Dear Federal Reserve Bank of Richmond,

This letter serves as an official endorsement of the merger of equals between SunTrust and BB&T.

As one of the largest non-profits in the Triangle area, the YMCA of the Triangle Area impacts over 200,000 citizens each year. Our work relies on the dedication and commitment of staff, volunteers and community partners. Together, we change lives. Fortunately for us, both SunTrust and BB&T have been integral partners in strengthening the foundation of our community for years. Together, they will only be more impactful.

In 2016, our YMCA was seeking a new banking relationship. Due to our investment grade credit, we were a highly sought after customer, and received proposals from 14 banks. While the terms were a key factor, we also considered several other attributes of the proposing banks – leadership in the community, commitment to charitable causes, quality of the people, etc. Through our extensive due diligence process, our final two banks were SunTrust and BB&T. In our opinion, the YMCA is not only getting the best of both with a merger, we believe we will likely see an even healthier banking partner with these two banks merged together.

If you have any further questions, or would like additional information, feel free to contact me.

Regards,

Bryan A. Huffman  
Chief Financial Officer  
YMCA of the Triangle Area, Inc.



# HC★EXCELL

Hamblen County Foundation for Educational Excellence And Achievement

---

April 5, 2019

To Whom It May Concern,

It is with great appreciation that I write this letter in support of SunTrust and their support of the Hamblen County Foundation for Educational Excellence and Achievement, otherwise known as HC\*Excell. Our foundation has been blessed to receive funding from the SunTrust Foundation for many years.

The funding that is received is used to support various areas of programming especially those focusing on financial literacy. Junior Achievement programming in the Hamblen County Schools fifth grade classrooms is a major area of focus for HC\*Excell. This programming gives students their first taste of adult life. Students learn about and work with checking accounts, savings accounts, debit cards, business loans and many other financial aspects that they will encounter as they grow. The SunTrust Foundation funds have been invaluable in making this program a success by allowing us to deliver the curriculum to all eleven elementary schools in Hamblen County and provide a one-day field trip to BizTown where the students have the experience of running a town and the many businesses that are located there.

In closing, SunTrust has been an outstanding partner to HC\*Excell both financially and through providing volunteers for our programming. We have had SunTrust employees on our Board of Directors as well as had them in the classroom helping to deliver Junior Achievement programming. HC\*Excell supports SunTrust and we look forward to continuing our wonderful relationship with them moving forward.

Thank you in advance for your consideration of our input and support.

Sincerely,



Stan Harville, Executive Director

HC\*Excell





**America's Second Harvest**  
of Coastal Georgia

[www.helpendhunger.org](http://www.helpendhunger.org)

2501 East President Street, Savannah, GA 31404 • Phone (912) 236-6750 • Fax (912) 231-9776  
134 Indigo Drive, Brunswick, GA 31525 • Phone (912) 261-7979 • Fax (912) 261-7976

Agency Food Distribution • Brown Bag for the Elderly • Grace's Kitchen • Kids Cafe • Mobile Food Pantry

April 9, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

RE: Support for SunTrust

To Whom it May Concern:

America's Second Harvest of Coastal Georgia, established in Savannah in 1981, serves as the food safety net for tens of thousands of children, senior citizens, low-income families, and people with disabilities that are at-risk for hunger throughout southeastern Georgia. We work diligently to feed the hungry by distributing nutritious food to non-profit agencies and at-risk youth and elderly.

America's Second Harvest of Coastal Georgia would like to express its appreciation for the support of SunTrust. SunTrust continually provides not only funding in our community but goes beyond to provide information and guidance to the non-profit community. I personally have been with Second Harvest for more than 15 years, and in all that time, SunTrust has proven its commitment to Savannah and coastal Georgia.

America's Second Harvest of Coastal Georgia is pleased to continue a relationship that is beneficial to the youth and families within our community.

Sincerely,



Mary Jane Crouch  
Executive Director





April 8, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

FDIC's Atlanta Regional Office  
10 10th Street, NW, Suite 800  
Atlanta, GA 30309-3849

Reference: SunTrust BB&T Merger



To Whom It May Concern:

As a troubled young man from an alcoholic home who became a Christian at age 22 in Little Rock, Arkansas in the midst of the political unrest during the 1960's Civil Rights movement I left a secure job to work with disadvantaged youth, but struggled to find a church that fostered both personal faith, spiritual growth and social justice/mission activities. Following a divine calling I relocated to Washington, DC married a beautiful woman and started a ministry which gave birth to MANNA.

Since 1982, MANNA has been serving low and moderate-income families, assisting them to fulfill the dream of homeownership. In that time, we have created and preserved nearly 1,000 units of affordable housing for low and moderate-income DC residents and our homeowners have accrued over \$60 million in equity. Our financial literacy and homeowner training program have been replicated more than 200 times across the nation. In 2003, MANNA expanded its commitment to lower-income buyers by creating the District's ONLY non-profit mortgage company, MANNA Mortgage. The mission of MANNA Mortgage is to help low- and moderate-income individuals and families obtain stable purchase and refinance mortgages with low rates, low fees, and good terms.

MANNA's journey has not been one of ease. In the early days MANNA's efforts were focused in crime and drug infested neighborhoods. Supporters aligned with MANNA's vision willing to

6856 Eastern Av NW Suite 100 Washington, DC 20012 Tel: 202-832-1845 [www.MANNAdc.org](http://www.MANNAdc.org)



providing both technical support and fiscal capital were integral to MANNA's continued success. Individuals like Craig Pascal (BB&T) and Muriel Garr (SunTrust) have played an integral role in supporting the efforts of MANNA. Although they represent competing institutions these individuals worked diligently to fulfill CRA needs in the communities MANNA served.

In light of the impending merger of BB&T and SunTrust I would like to recognize the commitment of these individuals and the support provided by BB&T and SunTrust for MANNA's works in the District of Columbia.

As the founder of MANNA, I look forward to the opportunities the merged entities will provide for organization like MANNA as we partner to create quality communities for all.

Sincerely yours,



Rev. Jim Dickerson  
Founder, President & CEO  
MANNA Inc.

COPY: Bill Winston  
Chief Administrative Officer  
MANNA Inc.



**Junior Achievement®**  
of Greater Washington

**f** JuniorAchievementGW  
**t** @JA\_GW  
**ig** @juniorachievementdc  
**in** Junior Achievement of Greater Washington

April 15, 2019

Federal Reserve Bank of Richmond  
 P.O. Box 27622  
 Richmond, VA, 23261

To Whom It May Concern:

The purpose of this letter is to express support for the intended merger between SunTrust and BB&T.

Junior Achievement of Greater Washington is transforming education at all levels to be more relevant, experiential, and authentically-connected to the realities and complexities of the real world. In partnership with local school systems and the business ecosystem across the Greater Washington region, Junior Achievement serves 70,000 students a year, with support from 6,000 volunteer mentors.

Critical to JA's work to prepare kids for the real world is alignment with likeminded businesses who have a proven commitment to and investment in education. Both SunTrust and BB&T are mission-critical partners for Junior Achievement, and have been for well over a decade. Both banks support JA through philanthropic investment, volunteerism, thought leadership and board participation.

Most recently, SunTrust and Junior Achievement collaborated to develop a strategic partnership to advance JA's experiential, facility-based financial literacy program, JA Finance Park. Because of SunTrust's investment and partnership, 35,000 students a year will graduate from JA Finance Park with a solid foundation of financial capability. While SunTrust is supporting the future of Finance Park and Junior Achievement's impact in the region, BB&T helped lay the foundation needed nearly 10 years ago when they financed the loan to build this region's first Finance Park facility, demonstrating to JA and the education community that they are committed to preparing students to be financially responsible adults.

Both SunTrust and BB&T have demonstrated their deep commitment and investment in the communities they serve, and Junior Achievement of Greater Washington is confident that their expanded philanthropic reach through this merger will benefit our region. Becoming one of America's premier financial institutions, SunTrust and BB&T will have an opportunity to make a meaningful impact on the lives of those living in Greater Washington, and in particular on the lives of JA students.

Junior Achievement of Greater Washington looks forward to partnering with the merged bank to prepare our region's youth for a successful and fulfilled future.

Sincerely,

Ed Grenier  
 President and CEO  
 Junior Achievement of Greater Washington

**Eike, Kathy**

---

**From:** Melinda Beauchamp <mbeauchamp@davieunitedway.org>  
**Sent:** Monday, April 15, 2019 2:07 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] BB&T/SunTrust merger

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**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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We have worked closely with Karen Guiton at our local SunTrust branch. Karen has recruited teams of volunteers for our Day of Caring events over the past several years. These teams have packaged meals for local food pantries, and cleaned up yards and homes of elderly/disabled persons. Karen also served on the Board of Directors several years ago. However, SunTrust has not been a major donor of funding to our organization. BB&T has raised from \$33,000-\$43,000 for our Campaign annually which is quite significant for this small county of 42,000.

If you have further questions, please let me know.

*Melinda C. Beauchamp*

Chief Executive Officer  
United Way of Davie County, Inc.  
121 Country Lane  
P.O. Box 744  
Mocksville, NC 27028  
Phone: 336-751-0313  
Fax: 336-751-5642  
[www.davieunitedway.org](http://www.davieunitedway.org)

**Building and Standing up for stronger communities!**

Please remember United Way of Davie County in your will AND let us know when you do

①

Received

To: Regional Director  
 Federal Deposit Insurance Corporation  
 Atlanta Regional Office  
 10 Tenth Street NW, Suite 800  
 Atlanta, Georgia 30309-3849

2019 APR -9 AM 10: 07

FDIC - DRM/DCP  
 Atlanta Regional Office  
 <nomerger.txt>

To Whom It May Concern:

April 3, 2019

I respectfully oppose the proposed merger between Branch Bank & Trust and Suntrust Bank. Here are my reasons why:

1. Personal Reasons- Right after WWII, a good friend of my uncle began working at Bank Of Yadkin, which was acquired by Central Carolina Bank in 1969. He retired around 1990 and died in just a few years. CCB was acquired by National Commerce Financial Corporation, which was then acquired by Suntrust Bank. He, myself, and many others in this area bought a lot of CCB stock. It's hard to figure out what it costed per share after TWO mergers- (People need to know this when they sell and need to figure the capital gain- or loss!) Please, do we have to go through this AGAIN?!

2. Business Reasons- We've had Bank Of Yadkin/CCB/NCF/ Suntrust at the same location in town since 1959, (200 S. State St) and most people are well familiar with where the bank is and have gone there since then. We also have a BB&T branch in town, (101 E. Main; corner of State & Main) which has only been there about 20 years or so. I have done business in the past with BB&T, and was treated fairly well- so I have nothing against BB&T at all- but I'm sure if the merger happens, at least one of these will close, as they are only about a football field apart. And, Suntrust Bank has more than TWICE the parking space and is much easier & SAFER to get into and out of than at BB&T. Both banks are very busy, so it would create a hardship, and might cause people to TAKE THEIR BUSINESS ELSEWHERE if there was just one bank instead of two, as there is now.

3. National Reasons- Before the Great Depression, banks got to be "Too Big To Fail". HA! If you studied U.S. History in school, (as many people today seem to have forgotten) know how true THAT was! So FDR made it so that there'd be many small banks, instead of a few great big ones, so if one did go under, it wouldn't have too bad of an economic impact. Things were OK like that for decades.

But then, about 60 years later, we got an unwise president who started repealing FDR's rules about that- and now, we are getting back to having just a few big banks again, so if one DOES fail, it could be really, really bad, like in the 1930's. Do we have to go through THAT again, too?!

Therefore, in my opinion, everyone would be better off if BB&T and Suntrust would continue to operate separately.

*Henry L. [Signature]*



PO Box 876  
Ceredo, WV 25507  
304.453.1401  
GGGH.org

---

4-7-19

Nikki Thomas  
Development Director  
Golden Girl Group Home  
P.O Box 876  
Ceredo, WV 25507

FDIC Regional Office  
10 10<sup>th</sup> Street NW  
Atlanta, GA 30309-3849

To Whom it May Concern,

This letter serves as a reference for Marlo Long Vice President/Community Development Specialist of BB&T in Charleston, West Virginia. My name is Nikki Thomas and I am the Development Director for Golden Girl Group Home. Golden Girl is a home for 24 girls ages 12-18 who have been sexually abused, neglected and abandoned. I have worked with Marlo Long for over 5 years specifically on the building of our “Golden Heart Apartment Complex” project. Without Marlo the funding for this 1.3 million dollar project would not be possible. Marlo was instrumental in acquiring funding for us through Atlanta Federal Home Loan Bank, foundation grants and corporations. She also provided a consultant to help me manage and maintain the necessary reporting requirements for each funding source. Marlo also facilitated financial education classes for our girls to learn how to manage and save money. Because of Marlo Long our girls have a safe place to live when they enter into independent living and have the resources necessary to attend college. Marlo is a rare treasure in today’s marketplace and gives 100% to the projects she is involved with. She has helped me grow both personally and professionally. BB&T is fortunate to have her as a representative to the community. Please do not hesitate to contact me with any questions you may have.

Sincerely

Nikki Thomas  
Development Director  
Golden Girl Group Home



PO Box 876  
Ceredo, WV 25507  
304.453.1401  
GGGH.org

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304-939-5726 cell  
304-453-1401 ext. 111  
nthomas@gggh.org

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*Our mission: To give hope to young girls in our care, by counseling, educating and mentoring them in a safe, nurturing environment.*

April 8, 2019

Federal Reserve Bank of Richmond  
P O Box 27622  
Richmond, VA 23261

To Whom It May Concern:

The East Tennessee Economic Development Agency is pleased to support the merger of SunTrust and BB&T to become America's premier financial institution.

SunTrust is an excellent corporate citizen and has an outstanding reputation in the community. SunTrust provides community and regional leadership in numerous organizations, including the East Tennessee Economic Development Agency.

ETEDA is the regional marketing agency for economic development in the fifteen county Knoxville-Oak Ridge region. For more than twenty years, SunTrust has been very supportive of the concept of marketing the region's business advantages. The Bank has a seat on the ETEDA Board and has consistently invested in the growth of the region through this agency.

Harry Gross, Knoxville president, SunTrust Bank, is currently the ETEDA chair-elect. In addition, SunTrust manages the ETEDA investment account

We fully support the intended merger.

Respectfully,



Allen Neel

cc: Harry Gross



Kentucky Coalition  
Against Domestic Violence  
**KCADV**

*Prevent • Empower • Support*

Via email [BankMergerApplication@fdic.gov](mailto:BankMergerApplication@fdic.gov)

April 2, 2019

FDIC's Atlanta Regional Office  
10 10th Street, NW, Suite 800  
Atlanta, GA 30309-3849

To Whom it May Concern:

The Kentucky Coalition Against Domestic Violence (KCADV) is writing in support of the merger of BB&T and SunTrust banks. KCADV is a non-profit organization providing services state-wide to survivors of domestic violence. KCADV has partnered with BB&T over ten years to provide community education opportunities and banking services to our participants.

In 2009, KCADV began working with Marlo Long, Sr. Vice President and Community Development Specialist, to help us set up and manage matched savings programs for our participants. BB&T is our banking partner for all of our participant custodial accounts and KCADV's match account. We serve over 200 account holders through this program at any given time.

KCADV has also worked with Ms. Long and BB&T representatives to provide financial education opportunities to thousands of Kentuckians over the past ten years. Last year, we partnered with BB&T to create 15 Financial Education summits in rural and urban areas of our state. We had speakers from BB&T at these events to provide valuable information to participants about budgeting, credit, and setting financial goals.

With this merger, we look forward to a continued partnership of enhancing community financial services to our participants in Kentucky.

Please feel free to call me at 502-209-5382 or email at [amiller@kcadv.org](mailto:amiller@kcadv.org) with any questions or concerns.

Best,

Andrea Miller

Client Services Director, Economic Empowerment Programs

111 Darby Shire Circle, Frankfort, KY 40601, Phone 502-209-5382, Fax 502-226-5382, Website [www.kcadv.org](http://www.kcadv.org)

Barren River Area Safe Space  
Bethany House Abuse Shelter, Inc.  
The Center for Women and Families  
Cumberland Valley Domestic Violence Services  
DOVES of Gateway

GreenHouse 17  
LKLP Safe House  
Merryman House  
OASIS  
Safe Harbor

Sanctuary, Inc.  
SpringHaven, Inc.  
Turning Point Domestic Violence Services  
Women's Crisis Center-Northern KY  
Women's Crisis Center-Maysville

## Eike, Kathy

---

**From:** BankMergerApplication <BankMergerApplication@FDIC.gov>  
**Sent:** Monday, April 15, 2019 7:47 AM  
**To:** Eike, Kathy  
**Subject:** FW: SunTrust Bank Community Involvement

-----Original Message-----

From: Bill Wilson [mailto:wb.wilson@outlook.com]  
Sent: Tuesday, April 09, 2019 4:41 PM  
To: BankMergerApplication  
Subject: SunTrust Bank Community Involvement

> Ladies/Gentlemen:

>

> I have been asked to comment on my experiences with the community involvement of SunTrust Bank. Linton Allen, the founder of SunBank (f/k/a The First National Bank of Orlando) that became SunTrust Bank through merger, said and believed, "Build your community and you will build your Bank." That philosophy has permeated the institution ever since.

>

> I have had the privilege to serve on the boards of directors of most of the key community partners in Central Florida, including The Greater Orlando Chamber of Commerce, the Economic Development Commission of Mid-Florida, the Orlando Museum of Art, Junior Achievement of Central Florida, Big Brothers/Big Sisters of Central Florida and The Heart of Florida United Way. SunTrust Bank has had an actively involved representative on each of these boards. I have had the privilege of serving as the Chairman of these organizations and, without exception, a representative of SunTrust has either proceeded or succeeded me in that capacity.

>

> I will let the Bank provide you with the number of hours and dollar amounts it has contributed to organizations in our community, but I can personally attest that they have been and are extensive.

>

> The bottom line is that I am not aware of any organization that has been more involved in or contributed more to our Central Florida community than SunTrust Bank.

>

> Should you have any questions or need any additional information about this, please do not hesitate to contact me.

>

> Sincerely, Bill Wilson

>

> William B. Wilson  
> 1354 S. W. Ivanhoe Blvd.  
> Orlando, FL 32804  
> Tel.: (407) 422-1690  
> Cell: (407) 701-9019  
> wb.wilson@outlook.com

2



April 5, 2019

FDIC  
Atlanta Regional Office  
10 10th Street, NW, Suite 800  
Atlanta, GA 30309-3849

Received  
2019 APR -9 AM 10:13  
FDIC DEPT/DCP  
Atlanta Regional Office

To Whom It May Concern:

As a 30-year old Atlanta-based nonprofit organization, Buckhead Christian Ministry has served the working poor, hungry, and homeless in our community with great success. This success is almost entirely thanks to the supportive community partners who support our work with time, treasure, and talent. SunTrust is one of these reliable community partners. Currently, SunTrust is funding the modernization of BCM's financial education program *Budget for Life*, an innovative homelessness prevention program that uses budgeting, debt remediation, financial accountability, savings matches, and weekly case management. We are very grateful for their investment in this program and in BCM and so many other partner agencies through the years.

The merging of SunTrust and BB&T is big news in Atlanta and like many other agencies, we were wondering what that would mean for their philanthropy. Thankfully bank leadership has assured the community that the merger will only strengthen the support. This is great news.

Buckhead Christian Ministry is proud to partner with SunTrust and we look forward to working more deeply with the merged bank in the future. BCM's mission is critical for thousands of working poor and at-risk Atlanta residents, so we are thrilled that the merger will strengthen BCM's and many other agencies' ability to fulfill our missions.

Sincerely,

Keeva Kase  
President and Chief Executive Officer

## Eike, Kathy

---

**From:** BankMergerApplication <BankMergerApplication@FDIC.gov>  
**Sent:** Monday, April 15, 2019 8:03 AM  
**To:** Eike, Kathy  
**Subject:** FW: Community Support

-----Original Message-----

**From:** Rosie Fotia [mailto:rfotia333@yahoo.com]  
**Sent:** Thursday, April 11, 2019 12:26 PM  
**To:** BankMergerApplication  
**Subject:** Community Support

My name is Rose Fotia and I am writing to you on behalf of The Children's Relief Fund in Hilton Head SC. We are a non profit, all volunteer organization that assists families with special needs children in the Hilton Head /Bluffton SC area. The assistance provided by SUNTRUST over the years has helped us provide a vast array of various therapies, special equipment, summer programs as well as therapeutic and recreational programs that enhance the lives of these very special children. Without the support we receive from businesses and individuals we would not be able to provide all these services. We are so fortunate to live in such a giving community and are so grateful for the continual support from The SUNTRUST family. With a grateful heart I thank you!

Rose Fotia  
CEO/Founder  
The Children's Relief Fund  
Hilton Head, SC

---

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**Eike, Kathy**

---

**From:** BankMergerApplication <BankMergerApplication@FDIC.gov>  
**Sent:** Monday, April 15, 2019 8:03 AM  
**To:** Eike, Kathy  
**Subject:** FW: Letter of Support

This message was sent securely using ZixCorp.

---

**From:** James Piper Bond [mailto:jbond@livingclassrooms.org]  
**Sent:** Friday, April 12, 2019 10:01 AM  
**Subject:** Letter of Support

We would like to share our support of the BB&T- SunTrust merger. This union of two highly committed community-oriented institutions joining together, will hopefully increase community investments to build stronger neighborhoods and more opportunities right here in Maryland.

We are fortunate to work closely with both SunTrust and BB&T associates as trusted community volunteers where they work side-by-side with us to help contribute to the economic development of at-risk communities in Baltimore and Washington, DC. This merger will hopefully expand resources to invest in programs like Living Classrooms Foundation and other crucial economic development initiatives like expanded investment in small business and community development projects.

We support the merger of BB&T-SunTrust for the betterment of the communities in Maryland and Washington, DC.

Sincerely yours,

James

James Piper Bond | President & CEO  
Living Classrooms Foundation  
410.685.0295 x214 | [james@livingclassrooms.org](mailto:james@livingclassrooms.org)  
[www.livingclassrooms.org](http://www.livingclassrooms.org)  
Baltimore Office: 1417 Thames Street | Baltimore, MD 21231  
Washington, DC Office: 515 M Street, S.E. Suite 222 | Washington, DC 20003  
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---

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**Eike, Kathy**

---

**From:** Natalie McComb <NMComb@uwmc.org>  
**Sent:** Monday, April 15, 2019 3:17 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] SunTrust & BB&T Merger

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**PLEASE NOTE: This email is not from a Federal Reserve address.**  
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To Whom in May Concern:

This is a letter of support for the proposed merger of SunTrust and BB&T. Both organizations are valued partners of United Way of Marion County. Over the years, they have both contributed time, talent and resources to help make Marion County a better place to live no just for some but for all.

SunTrust has been a significant partner of the United Way of Marion County, contributing more than \$700,000 since our partnership begin in 1997. They hold yearly employee giving campaigns, sponsor local events including the City of Ocala's United Way Day, and have allocated an unrestricted corporate gift annually. This year was particularly successful as we held employee huddles at each of SunTrust's eight Marion County branches. These presentations not only helped to educate employees about United Way, but about the services we offer and support in the community. Many of the employees were also interested in volunteer opportunities, which we are excited to help provide.

BB&T has contributed over \$29,000 since our partnership began here locally in 1999. Since then, they have held yearly employee giving campaigns and contributed volunteer hours.

We believe that with these banks combing their efforts, and continuing to place an importance on community prosperity, they can benefit our community as one entity.

Thank you,

Natalie



**Natalie McComb**, VP of Resource Development  
P: 352-732-9696 Ext. 226 | F: 352-732-9608  
United Way of Marion County 1401 NE 2<sup>nd</sup> St, Ocala, FL 34470  
Visit us at: [www.uwmc.org](http://www.uwmc.org) | [Facebook](#) | [Twitter](#) | [YouTube](#) | [2-1-1 Blog](#)



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**Eike, Kathy**

---

**From:** Lynda Halpern <lhalpernfamilypromise@gmail.com>  
**Sent:** Monday, April 15, 2019 3:17 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Merger

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For the past 4 years SunTrust has been a generous community partner with Family Promise of Beaufort County. We value this relationship and know that the merger with BB&T will create an even stronger organization for our community.

Best wishes to all involved.  
Lynda

Lynda Halpern  
Executive Director

Family Promise of Beaufort County  
181 Bluffton Rd., D101  
Bluffton, SC 29910  
843-815-4211 ext. 305

[www.familypromisebeaufortcounty.org](http://www.familypromisebeaufortcounty.org)

Like us on Facebook:  
[www.facebook.com/FamilyPromise](https://www.facebook.com/FamilyPromise)

Family Promise is an official United Way agency.



Where Hope is Given and Miracles Happen

---

April 15, 2019

To Whom It May Concern,

As a nonprofit affiliate agency of HomeFree-USA, it is an honor to support the merger of SunTrust and BB&T. SunTrust has been an active partner in the Rutherford County area of Middle Tennessee, which is where Life of Victory is located. Rutherford County is one of the fastest growing counties in Tennessee. Second only to Nashville, Tennessee in the number of persons moving to the county daily according to the local Chamber of Commerce. The company has strong footprints and commitment to building successful Homeowners and maintaining strong communities. We value a growing relationship and being a part of the bigger mission in expanding Homeownership opportunities for all Americans.

Our agency whole heartily supports this merger and wish SunTrust greater success and partnerships.

Sincerely,

*Brenda Bryant*

Brenda Bryant  
Executive Director

---

144 Bain Drive, Suite 200  
La Vergne, Tennessee 37086 (615) 213-1468



April 9, 2019

To Whom it May Concern,

Please accept this letter of support for the merger of SunTrust and BB&T and to express our gratitude to SunTrust for their incredible commitment to our local autism community.

SunTrust has been a generous partner to the Autism Society Central Virginia through grant funding and event sponsorships for several years. Additionally, several members of SunTrust's staff are very active in supporting our programs through volunteering, fundraising, employee giving, serving on our Board, and acting as a resource around financial education for our staff and constituents.

We rely on community partners like SunTrust, and we value their ongoing commitment to the Autism Society Central Virginia. We look forward to continuing this beneficial relationship in building our communities.

Sincerely,

Ann Flippin  
Executive Director  
Autism Society Central Virginia

**Eike, Kathy**

---

**From:** Jack Harris <Jack.Harris@3DEschools.org>  
**Sent:** Monday, April 15, 2019 4:14 PM  
**To:** RICH BankSup Applications Comments; BankMergerApplication@fdic.gov  
**Subject:** [External] Support for SunTrust -- BB&T Merger

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To Whom It May Concern:

I am writing in enthusiastic support of the proposed merger between SunTrust and BB&T. As a non-profit organization working in many of the states where SunTrust and BB&T have a footprint, I can attest to the community commitment that both banks have made, and I have no concerns that this commitment will be reduced or decreased. If anything, I feel like this merger of equals will create an even stronger financial institution that will be able to increase commitments to local communities.

Currently, over 1000 SunTrust teammates are actively engaged in Junior Achievement's financial literacy programs in metro Atlanta, and have pledged additional financial and volunteer support to expanding the transformative 3DE high school model. With these numbers, SunTrust is **by far** the largest volunteer source to Junior Achievement of Georgia. This level of dedication comes from across the entire organization; not the least of which is the example set by CEO Bill Rogers and the entire SunTrust leadership team.

We feel that this merger will position SunTrust to continue this involvement in their communities at even deeper levels into the future.

Many thanks for your consideration. – Jack

**JACK HARRIS**  
President & CEO  
3565 Piedmont Road NE  
Building One; Suite 460  
Atlanta, Georgia 30305  
404.234.3318 | [3DEschools.org](http://3DEschools.org)

**3DE | Education for every dimension of life**



**Eike, Kathy**

---

**From:** Alex Rodriguez-Roig <aroig@bgcmia.org>  
**Sent:** Monday, April 15, 2019 4:30 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] Our partner SunTrust

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To Whom It May Concern,

The purpose of this letter is to express my appreciation for the support SunTrust has given our organization. SunTrust has been supporting our Boys & Girls Clubs for over 5 years. They have contributed to many of the events at the club.

Recently we got a New Market Tax Credit Loan and I can honestly say that if it were not for the SunTrust team and all the extra help, we would not have gone through with it. This is a very complex transaction and the SunTrust team was always there to answer any questions. Because of it, we are able to serve of 1,200 children on a daily basis. In fact this is one of the greatest change in impact the organization has achieved in it 75 year history.

We are forever grateful for the local SunTrust team. They have surely gone beyond the call of duty.

If you have any questions, please feel free to contact me.

Thank you,

Alex

Alex Rodriguez-Roig  
President  
Boys & Girls Clubs of Miami-Dade

**Eike, Kathy**

---

**From:** Louise Mack <louise@prosperitycdc.org>  
**Sent:** Monday, April 15, 2019 4:41 PM  
**To:** RICH BankSup Applications Comments; BankMergerApplication@fdic.gov  
**Subject:** [External] SunTrust and BB&T Merger

**Importance:** High

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To Whom It May Concern:

Prosperity has worked with both SunTrust and BB&T in various capacity for over 15 years. They have provided support in the area of funding for housing counseling, sponsorship, IDA Accounts and real estate lending for property purchased by Prosperity and construction financing for our tax credits apartments.

Prosperity would like to see a continual commitment from the them or to see them to take a leadership role in/or the following:

- a) Support of housing counseling and financial empowerment grants.
- b) Greater collaboration between loan officers and housing counselors to provide the best mortgage products to potential homeowners.
- c) Participation in marketing to potential homebuyers to gain education in the home buying process prior to writing a contract.
- d) Taking a leadership role in bringing together lenders and foundations in the support of housing counseling and the role it plays to promote long term sustainability in homeownership and working with minority & low income households.
- e) Create loan officer's position within the institution that is designation to work with households needing down payment assistance.
- f) Create an advisory committee with housing counselor that could help develop affordable housing product and opportunity that actually work for potential homeowners.

Thank you for the opportunity.

Regards,

Louise Mack  
Prosperity Unlimited, Inc.  
President/CEO  
Phone: 704-933-7405

**Mission Statement:** *To educate individuals to build and maintain personal wealth that becomes the catalyst for personal and community sustainability and growth.*



Guide. Connect. Succeed.

April 14, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

To Whom It may concern:

On behalf of the Metropolitan Business League (MBL), I appreciate this opportunity to submit our comments about the BB&T merger application process.

As President of the MBL, my top priority is to foster the growth of the Richmond region's businesses. One way I believe to do that is through strong collaborations and support from our corporate partners.

The MBL is a nonprofit, membership-based business association that aims to foster small business development. The MBL advocates and promotes the economic growth and development of small, women-owned and minority businesses in Central Virginia by focusing on the expansion of business opportunities and alliances, capacity building and advocacy.

BB&T Bank continues to exemplify the true definition of an outstanding community partner. Much of the MBL's success has stemmed from the long-standing financial support of BB&T Bank and their willingness to financially support multiple business educational programs. Such support sustains our programs and allows us to contribute to the success of our members and offer free monthly recharge meetings and other business educational workshops and networking events.

In addition, in 2018, BB&T Bank was a sponsor of our annual Women Who Mean Business Summit and continues to support a plethora of women-owned business initiatives. Most recently, BB&T Bank was nominated for the 2019 MBL "*Vision of Excellence Award*" during our annual awards dinner & reception and was also a sponsor.

Collaboratively with corporate partners like BB&T Bank, we will continue to provide valuable services and resources to business owners pertaining to financial well-being and entrepreneurship.

Again, thank you for the opportunity to offer our comments on this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'Floyd E. Miller, II', is written over a white background.

Floyd E. Miller, II M. Ed.  
President & CEO

**Eike, Kathy**

---

**From:** Tanya Terrell <tterrell@southbaltimorelearns.org>  
**Sent:** Monday, April 15, 2019 5:19 PM  
**To:** RICH BankSup Applications Comments; BankMergerApplication@fdic.gov  
**Subject:** [External] Letter of Community Support: BB&T and SunTrust Bank Merger

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April 15, 2019

To: Federal Reserve Bank of Richmond and the Federal Deposit Insurance Corp.

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On behalf of the South Baltimore Learning Center (SBLC), I would like to offer our support of the BB&T – SunTrust merger. This is a union of two highly committed community-oriented institutions. By joining, the impact of their community investments will only create more opportunities right here in Maryland.

SunTrust and BB&T help us to contribute to economic development of at-risk communities in Baltimore and Washington, DC. This merger will hopefully expand resources to invest in programs like SBLC and other crucial initiatives that our communities need.

We wholeheartedly support the merger of BB&T-SunTrust for the betterment of the communities that we serve in Maryland.

Sincerely yours,  
Tanya Jones Terrell

**Tanya Jones Terrell**

Executive Director  
SBLC | Learning Works  
28 E. Ostend Street - Baltimore, MD 21230  
**Office:** 410-625-4215 x101  
**Email:** [tterrell@southbaltimorelearns.org](mailto:tterrell@southbaltimorelearns.org)

## SHELTERED HOMES OF ALEXANDRIA

April 15, 2019

Mr. Thomas I. Barkin  
President and Chief Executive Officer  
Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

Subject: Comments In Support of the Merger of SunTrust and BB&T Banks  
announced their intention to merge

Dear Mr. Barkin and Members of the Federal Reserve Bank of Richmond:

On February 7, BB&T and SunTrust banks announced the intention to merge.. If the Federal Reserve Bank and other government regulators should approve, this will be the biggest bank merger in a decade and create the sixth-largest bank in the United States.

Sheltered Homes of Alexandria is a nonprofit organization, that for more than 40 years has provided affordable housing to these with intellectual disabilities and those recovering from mental health and substance abuse issues in the city of Alexandria, VA.

SunTrust and BB&T are important banking institutions in this community; therefore, we are keenly interested in how this merger may affect the philanthropic resources currently available from these two banks – foundational resources that support the credit needs of the low- and moderate-income (LMI) people we serve.

SunTrust has been our primary bank for more than two decades. It is our hope and expectation that SunTrust and BB&T, as a merged bank, will continue and expand their philanthropic commitment to the low- and moderate-income communities in which they now do business, not merely as a requirement of the Community Reinvestment Act (CRA) but as a core component of its business strategy.

To the extent that this proposed merger maintains and enlarges the new entity's philanthropic footprint in Northern Virginia's low- and moderate-income communities, Sheltered Homes of Alexandria enthusiastically supports the merger of SunTrust and BB&T banks.

Sincerely,

Julie Jakopic  
Chair, Board of Trustees

April 15, 2019

FDIC

Atlanta Regional Office

10 10th St., NW, Suite 800

Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond

P.O. Box 27622

Richmond, VA 23261

To Whom It May Concern,

As a HomeFree-USA Center for Financial Advancement™ Historically Black College and University partner, I am excited to congratulate and support the merger of SunTrust and BB&T. SunTrust has supported numerous nonprofit organizations and is fiercely committed to the growth of homebuyers and homeowners across America. Again, I whole-heartedly support this awesome merger and wish SunTrust and BB&T greater success moving forward into the future that awaits! Sincerely,

Javier Guillen

3+2 Dual Degree (Biology-FVSU/Health Physics-UNLV) Scholar

Cooperative Developmental Energy Program

Vice President of Center for Financial Advancement

Fort Valley State University

**Eike, Kathy**

---

**From:** Britnye Kurty <britnyekurty@unitedwaypb.org>  
**Sent:** Monday, April 15, 2019 5:37 PM  
**To:** RICH BankSup Applications Comments  
**Subject:** [External] United Way of Palm Beach County Supports Suntrust

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Good Afternoon –

United Way of Palm Beach County would like to express how critical the support is from Suntrust in our local market to the impact we are able to make in our community.

Two years ago, our local Market President of Palm Beach & Treasure Coast, Christopher Chase, joined our board of directors. This year, he also chairs our Finance Committee to serve our organization more intimately.

Chris has been chairing Suntrust's campaign activities for the last several years to increase engagement in our local community and help cast a wider net of opportunity across the bank. Under his leadership, there was a \$5,000 dollar increase in giving as a direct result of his efforts of communication internally. This most recent campaign year, Chris recruited colleagues to help him chair the campaign to represent the other lines of business (he represents commercial) : private wealth, retail, and business.

In addition to branch presentations, United Way was invited to present in person within all lines of business, including several leadership engagement opportunities.

To acquaint Suntrust more intimately with the community, we also set up team meetings at some of United Way's funded partners and included a tour of the agency. We also organized tours with three other funded partners and had follow-up conversations about the critical needs our community still faces in Palm Beach County.

While we have not historically received grant funding from Suntrust, we were recently invited to apply for funding and are waiting on the decision for funding.

Suntrust has supported several of our events over the last several years which helps us raise unrestricted dollars to allocate towards our community as we identify the most critical areas in need.

Their wealth line of business has also been very active in hosting various drives within their office to provide food and other materials to our partners.

It is our hope that the above description demonstrates Suntrust's involvement and support of their local community.

Please let me know if you have any questions.

Thank you!  
Britnye

**Britnye Kurty**

**Senior Director of Resource Development**

**United Way of Palm Beach County**

The Offices at CityPlace North

477 S Rosemary Ave, Suite 230 | West Palm Beach, FL 33401

O: 561.375.6614 | F: 561.375.6666 | [UnitedWayPBC.org](http://UnitedWayPBC.org)

Follow us on [Facebook](#) and [Twitter](#)!



***Great Give is April 24th! Join us...***

HOPE Headquarters  
191 Peachtree Street NE  
Suite 4000  
Atlanta, Georgia 30303

HOPE Regional Office  
707 Wilshire Boulevard  
30<sup>th</sup> Floor  
Los Angeles, California 90017  
213 891 2906 phone  
877 592 HOPE (4673)  
213 489 7272 fax

[www.operationhope.org](http://www.operationhope.org)

Federal Reserve Bank of Richmond  
PO Box 27622  
Richmond, Virginia 23261

FDIC Atlanta Regional Office  
10 10<sup>th</sup> Street NW, Suite 800  
Atlanta, Georgia 30309-3849

April 11, 2019



On behalf of Operation HOPE, our Board of Directors and our 3.2 million clients, it is my honor to speak in support of the merger between SunTrust Banks, Inc. and BB&T Corporation. Both of these institutions have been strong and consistent supporters of Operation HOPE programming in underserved communities throughout their respective branch footprints. Each bank supports HOPE in the delivery of both youth and adult programming. To address the financial literacy and empowerment needs of the underserved, the under banked and the unbanked, Operation HOPE has developed and implemented the HOPE Inside model. This program provides education, interventions and tools that assist low- and moderate-income clients with achieving financial independence. HOPE empowers our clients to become self-sufficient and financially secure, and in many cases, become homeowners and small business entrepreneurs in their communities. The HOPE Inside youth programs include the foundational education platform – Banking on our Future. This program is designed to address generational poverty by educating and empowering youth. SunTrust Banks and BB&T Corporation bankers serve as volunteers in workshops, classrooms and community centers teaching the language of money, banking, credit, and savings.

SunTrust Banks, Inc. has supported Operation HOPE since 2007. That year together we launched Banking on our Future for underserved youth in Atlanta and continued to expand that programming for youth in many of their major markets. HOPE and SunTrust Banks opened the first HOPE Inside location for adults at Ebenezer Community Center in Atlanta. Since then we have opened eighteen HOPE Inside locations together supporting more than 176 communities and nearly 30,000 individuals. Our current operations are in the economically challenged neighbors of Atlanta, Georgia; Florence, Alabama; Dundalk, Maryland; Washington D.C.; Hialeah, Kissimmee, Orlando, Tampa, Florida; Memphis, Tennessee; Raleigh, North Carolina. Together HOPE and SunTrust Banks will launch another 4 locations in 2019, with an ultimate goal to open 200 HOPE Inside offices in underserved communities.

BB&T Corporation has supported Operation HOPE since 2010 when together we launched Banking on our Future in Washington D.C. Since the initial launch we have expanded the youth programming in other BB&T markets, including Atlanta, and we have opened HOPE Inside locations for adults in Houston, Texas; Atlanta, Georgia; Columbia, South Carolina; and Baltimore, Maryland, several in response to natural disasters and economic recovery.

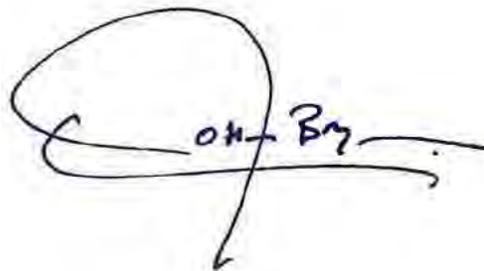
Through the HOPE Inside locations supported by SunTrust Banks and BB&T Corporation, Operation HOPE has assisted on average increased credit scores by 42 points in 5.4 months, increased savings and decreased debt across all locations. SunTrust Banks, Inc. and BB&T Corporation's commitment to and partnership with Operation HOPE has allowed our organization to grow significantly, especially in the Southeast region of the U.S. The proposed merger will enable Operation HOPE to expand into new areas and to offer diverse programming including credit and money management, homeownership, and entrepreneurship training. To date, support from the two banks has allowed Operation HOPE to have a positive impact on the lives of over 35,321 adults and 5,000 youth.

SunTrust Banks, Inc. and BB&T Corporation have provided over \$11MM in direct contributions to fund Operation HOPE programs that support underserved communities and address the needs of vulnerable populations. In addition, they provide office space and administrative support for our financial wellbeing coaches in the HOPE Inside locations.

Attachment 1 to this letter contains statements/testimonials from representative Operation HOPE clients who have been profoundly and positively impacted by our work supported by the Banks.

HOPE could not have achieved these results without the continued support of both banks and their Executive Teams. We are extremely grateful and hope to expand our relationship as our organization grows. If you have any questions on the material provided, please do not hesitate to contact me at the above contact information.

With HOPE,

A handwritten signature in black ink, appearing to read "John Hope Bryant". The signature is stylized with a large, looping initial "J" and a horizontal line extending to the right.

John Hope Bryant



## Attachment 1

### SUPPORTING TESTIMONIALS FROM HOPE INSIDE CLIENTS

"I am so glad that I came in contact with Jernessa Jones. She has really blessed me on today by helping me cut some of my expenses down and also help my household and I establish good credit. She was very thorough and knowledgeable and enlightened me with a lot of information that I did not know. I was skeptical of coming because I was afraid that I wouldn't get the information/answer that I wanted to hear. I am now excited and elated that in a few months my husband and I will be homeowners (I am speaking it into existence) and on a good and debt-free path. Thanks Jernessa for all your insight on today. You helped me more than you will ever know."

*-Danielle Doss Credit Counseling Client, HI SunTrust Bank Florence, AL*

"Jernessa has helped me a lot explaining how to do my spending and savings. Also, being on time with my payments. She is really a big help."

*- Kimberly Baugh, Credit Counseling Client HI SunTrust Bank Florence, AL*

"I feel very good about going forward. My session with you was very insightful and informative. I'm super excited about my financial future."

*-Canisius Newsome, Credit Counseling Client HI SunTrust Bank Florence, AL*

"I have had a GREAT experience today! Jernessa is awesome! I came in feeling really down, depressed and stressed out. I didn't know what to do or where to start in improving my credit. Jernessa was very thorough and explained every step. She gave me so much confidence and encouraged me along the way. I left the office feeling so confident and like I actually had a chance. Thank you so much!"

*- Te'Rica Moore, Credit Counseling Client HI SunTrust Bank, Florence, AL*

Before this class home buying didn't even seem possible. Now it seems like this will happen for me and my children. I feel very good about going forward. My session with you was very insightful and informative. I'm super excited about my financial future.

*-Canisius Newsome, Credit Counseling Client HI SunTrust Bank Florence, AL*

Hi, our credit has maintained a score of 677 and 730 for myself, and Renard. We have found a home in a nice gated community and we close on 2/27. God is so great! So happy we went through your program and met you! You're amazing. Keep doing what you do!

*-God bless, The Murphy's*

"The 12-week Entrepreneurship Training Program was eye-opening, challenging, inspiring, and so worthwhile. After completing the program, it is clear to me that a different set of skills are needed for a business owner compared to being an employee. I did not realize what I did and didn't know until I enrolled in the program. I would strongly encourage

anyone considering starting a business to take the class. I know that I can't expect other people to invest in me or my business if I am not willing to make an investment of my time and money. You can turn a dream into reality through Operation Hope Entrepreneurship Training Program. Three months ago a co-worker told me about a program she was a part of that promoted, encouraged and helped existing and aspiring entrepreneurs. Just 12 weeks ago I was at a pivotal point in career, I was unsure of which direction to go in corporate America and decided to be a part of Operation Hope. WOW...you don't know; what you don't know....and I knew nothing... but the amazing part and eye opener is ...now I do know, I can! I am and I will! Thanks Operation Hope!!!!"

*-Tunisia Rhodes, Memphis, TN*

A SunTrust bank client is an Entrepreneur in the making. Mr. John Taylor is in the process of purchasing a home thanks to Operation HOPE. He is going to take advantage of the USDA program and purchase a ranch to expand on his organic herbs and medicinal plant farm to be able to be the wholesaler in this profitable business. His score is now 699 and on his way to purchase his home. He has another business Mattress company that is doing amazingly well and is using the capital to start working on his dream of having a ranch and be a farmer for medicinal plants. He stated, "Without Operation HOPE and your guidance it would have taken longer to fulfill his dream."

*-John Taylor, Credit Counseling, Tampa HOPE inside SunTrust Bank"*

I have a client that is in the process of getting his credit and finances in order after a long time of no effort towards either. During our first appointment he disclosed to me what his future goals were and the reason behind those goals. His credit scores were in the mid 500's. After months of following the budget and workplan that I created for him, he was excited to report that he was approved for his first unsecured credit card. His current credit score is now a 620. He is even more motivated to show higher increases in the near future.

New Homeowner Javita Woods was referred by a community stakeholder (realtor) when her credit score was 590 and she was declined for a mortgage- six months later with the help of our Credit Program Jaivita sore went to 675 and she closed on her home only 8 months after enrollment in the program. From hopelessness to HOPE.

Another 700 Plus Credit score for Another SunTrust Bank Client. This Client had no score, no credit and a collection. She has been a client of SunTrust for many years.

The best thing that happened to her was when a SunTrust Bank employee referred her to Operation HOPE. I was able to remove her collection. She was approved for a secure credit card and after 9 months of making on time payments and following plan. She was able to buy a new car and her score is now 705. Her goal is to purchase a home. I am closing her file. She completed the program with success. She stated, "I cannot believe I was able to go from zero to over 700! Thank you Operation HOPE."

*-Patricia Ritchie Fitzsimmons- Credit Counseling Client- Tampa HOPE Inside SunTrust Bank*

Mr. Pomales is a SunTrust client that was referred to Operation HOPE in 1/2018 to help him improve his credit score and pay off debt collectors.

On his initial session, he expressed his concern of having no credit or bad credit. At the time his credit score was 578. No open credit lines, one collection agency on his credit report and 3 other medical bills in serious delinquency. The work plan for Mr. Pomales was to save money towards paying off the collection agency, pay the medical bill before they are sent to a third party debt collector and open a secured credit card to build his credit. By the end of January, the client was able to pay off the collection agencies and open a Secured Credit Card with SunTrust Bank to re-build his credit.

On a follow-up session on 10/2018, the client's credit score increase from 578 to 683. The client was very happy with the accomplishment and was concerned because he received letters from medical providers treating to send him to collections unless the bill is paid. Since the client is retired and received Medicaid benefits, I was able to assist the client to contact the medical providers to provide the information needed to process the medical bill with the insurance (Medicaid). After the medical bills got resolved, we created a plan to reduce the client's debt ratio. The current debt ratio at the time was 88%. I explained to him how important the debt ratio is and how it will increase his credit score by reducing his debt ratio under 30%. On 12/14/2018 I meet with the client to complete a follow-up session and go over his work plan and debt ratio. Mr. Pomales was able to reduce his debt ratio from 88% to 12% and increase his credit score to 759. During our conversation, the client expressed his need for a higher credit line to cover an upcoming medical procedure that is not covered under Medicaid. We review several options to cover the cost of the medical procedure and the client decided to apply for a new credit card to cover the cost of the medical expenses, Mr. Pomales proceeded to apply for a new credit card and got approved instantly for a \$4000.00 credit line. We talk about all the progress and how his determination helps him accomplish his goals. The client was crying with joy and happiness and very thankful for our services. We finish the session with a big hug! As a result of the services provided by Operation HOPE, Mr. Pomales was able to increase his credit score from 578 to 759, increase score by 181 points in 11 months, pay off collection agencies and medical bills, decrease his debt ratio from 88% to 12%\*, open 2 credit lines, secured Credit Card with SunTrust (\$500.00) and a new credit line for \$4000 to cover medical expenses. Mr. Pomales is extremely happy with our services and his accomplishments. Now he has good credit, a plan to save money, and the credit line he needs to complete his medical procedure. He will continue coaching to plan on how to pay off his medical debt during the promotional 0% offer and explore ways to keep improving his credit. I love the feeling of accomplishment, especially when the clients are able to reach their goals. I'm proud of the client's determination and proud of how we help clients achieve their goals.

Mr. Wilkinson has a good career and a Bachelors degree. He has been a SunTrust bank client for many years. He had lost his job in the past and his credit suffered. He started with average credit of 625 and wanted to have good credit again. A SunTrust Bank employee referred him to Operation HOPE. He Attended my CMM workshop and set a one on one counseling session. I provided a detail action plan and Mr. Wilkinson followed it and update me on his progress. A month Later Mr. Wilkinson increased his score 672, 47 pts. He was

approved for a SunTrust credit card and is on his way to have excellent credit. Mr. Wilkinson stated, "I'm very happy that I was referred to Operation HOPE to rebuild. This is Great!"

*-Glen Wilkinson- Credit Counseling- Tampa HOPE Inside SunTrust Bank*

Mr. Jay Addington a SunTrust client for many years was referred by a SunTrust employee. He attended my CMM workshop and was committed to the program. He started the program with a 591 in August. Look at him now, Equifax 726, Transunion 679, all collections were removed. Now he can get a loan at the bank. Mr. Addington Stated, "I'm so happy that my bank referred me to Operation HOPE to rebuild my credit."

*-Jay Addington- Credit Counseling- Tampa HOPE Inside SunTrust Bank*

"My experience with Robin Haynes has been such a blessing! She has been encouraging, informative, energetic and thorough. With her guidance, I believe more in my abilities prior to meeting her. She offers a one on one meeting to go over your credit report and score. I was beyond nervous but left her office laughing at myself for being so insecure about my financial picture. It wasn't bad! I would highly recommend anyone interested in starting a small business to see Ms. Robin Haynes first! She won't disappoint!"

*-Candis Matthews, Baltimore, BB&T*

"I participated in the Operation HOPE entrepreneur training program as a way to reignite my mindset for my business. Robin Haynes delivers all of the information and tools necessary for entrepreneurs to jumpstart and grow their businesses. She's an amazing instructor and financial coach who is always willing to help! I love that her program merged personal credit with business credit since the two are so entwined. I am thankful to have met Robin and to be able to implement everything that was shared in order to take my business to the next level."

*-Amber Waddy, Baltimore, BB&T*

"Financial Coach. Ms. Haynes is honest and straight forward, which motivates her students to see fourth their accomplishments. I had lots of doubt about taking the entrepreneur training program through Operation HOPE, but Ms. Haynes inspiration turned my doubt to belief. These 12 weeks of training has been very beneficial. I would sincerely like to thank Ms. Robin Haynes for her time and patience."

*-Tenia Young, Baltimore, BB&T*

"I have already established my business but had not taken a business planning Workshop prior. I am so glad that I enrolled in Ms. Haynes' class and have learned many invaluable lessons that I can immediately implement and make my business even more successful and profitable."

*-Marlene Jordan, Baltimore, BB&T*

"I'm enrolled in the Operation Hope Fall class for the last 10 weeks. This class has shown me how much I did not know about what it really takes to get a real viable business started. Robin is upbeat and very energetic for 6pm at night and yet not annoying. She has shared her own personal story and gives the class first-hand account on what not to do and what to be aware of. I found this program via a visit from two BB&T reps visiting my school at Stratford University. This is how I found out about Robin and the free course. I thought great an actual class teaching individuals on how to be an Entrepreneur from an actual financial advisor, smart. I tried to encourage my 20 some year-old classmates to attend but no go. I was able to get my cousin/dear friend to come to class with me. I am a 44 yr. who went back to school to get my AAS and next month I will be starting my BS program. This opportunity for someone like me starting over is a blessing and it's one of the most valuable classes I've had these last two years. Thank you, Robin, for your energy, straight talk, real tools to help an old girl like me to discover it's never too late to follow your dreams. This class is proof help is out there it just so happens to have found me at the right time in my life."

*-Shantessa Downey, Baltimore, BB&T*

"I would like to share my experience about the class and how you have such an energized way to get people thinking their journey to ownership of their own business we were able to ask questions about our own future entrepreneurship options. I have a way to go however the information was direct and clear. Ms. Robin was able to provide me with thoughts of how and what I need to do to move forward in my quest. Thank you for your energized spirit and passion that you bring to this class and thank you for being direct and clear in providing information. I would highly recommend this class and being taught by Ms. Robin Hayes to anyone. Again, thank you for getting me excited."

*-Shirley Alexander, HI Baltimore BB&T*

Mr. & Mrs. Lang started my Credit Counseling in July. They were inspired after they attended my CMM workshop at the SunTrust bank. Mr. Lang's score was 539 and had 2 cars repossessed, one that belonged to his daughter and a car that he could not afford to pay anymore due to repair bills. He was sold a lemon. This happened 2 years ago. Mrs. Lang started with a score of 589. She started a repayment plan to pay off collections. They also needed a credit card to establish new credit and was saving to get a secure credit card. I started working with disputes for Mr. Lang. I was able to have the 2 repos removed. His credit score jumped to 628. I assisted him in applying for a Capital One credit card with no deposit and he was approved. They do not bank with SunTrust bank but are going to close out their account at a credit union because SunTrust Bank has an Operation HOPE. He will also apply for another credit card at SunTrust bank once he opens his account. He was so happy and never thought this could happen to him. Mrs. Lang's score jumped to a 608 and I suggested once she becomes an authorized signer of Mr. Lang's SunTrust Bank credit card when he applies. Her score will increase as well. Mr. and Mrs. Lang stated, "" We appreciate the blessings Operation HOPE has provided to us and are committed to such a great program!"

*-John and Paula Lang, Credit Counseling Clients, HOPE Inside Tampa, SunTrust Bank*

It's been a true pleasure to be engaged with the Operation Hope Entrepreneurial Program series. The 12-week course that aims to build knowledge and empower individuals to strengthen their purpose and talents was of great benefit to me. I enjoyed the flexibility and expertise of Ms. Judie and Cliff! The cohort was wonderful to be a part of, I not only learned from the multiple facilitators but my peers were very knowledgeable as well. I appreciate the opportunity to work with you all and look forward to collaborating in the future."

*- Leticia Taylor, HOPE Inside SunTrust Bank.*

"I am so grateful for Operation Hope. Mrs. Judie was a great instructor. I learned so much and I learned how to run my business more efficiently. The speakers she brought in were amazing. All to help us go to a different level in our business. I truly appreciate the mentoring aspect that she offered me. She was always willing to help and patient with us. Thank you once again for the opportunity to be a better me."

*-Anna Cohen, HOPE Inside SunTrust*

Client Ebony Hollis began the Credit program at Operation hope inside SunTrust bank Tampa FL two months ago with a credit score of 509. At her schedule follow-up session today she received the news that she's now at 619. Ebony credits her success mainly to following the action plan which was done at the first session. Her goal is to get to "700"and refinance her car in 3 months, which is now at a high interest rate. This shows that the action plan WORKS!"

*-Ebony Hollis, HI SunTrust bank Tampa FL*

Client Success Story: Mr. Courtney Saunders joined our Credit and Money Management Program in February of 2018. We developed a debt reduction plan, budget, and strategy to increase his savings account. His goal is to purchase a home after living in an apartment for a couple years. Over the past 7 months, we were able to increase his credit score from 578 to 712 (134 POINTS). After selling some assets, we were able to increase his savings by \$64,000. We were able to decrease his liabilities from \$125k to \$27k. He met with our partner, BB&T and they are working on getting him approved for a brand new home. "Judy was wonderful, the information she shared was very helpful for me to take my business idea to the next level. I am so looking forward to the 12-week course to learn more"

*- Courtney Saunders*

"This is a great community resource. What a great asset this is to small businesses. Everything we need to know and more in one setting."

*- Katrina Kimble, HOPE Inside SunTrust Memphis*

Nicole Gentle stated, "I will be singing the praises of Operation HOPE to my friends and family and spread the word of such a great organization helping people become homeowners and good credit."

*-Nicole Gentle- Credit counseling- Tampa HOPE Inside SunTrust Bank*

During a recent module the class learned about different types of advertising by market specialist Valerie Morris. "I did what she said and asked 50 people to share my last event on their social media. All 50 did and I got 3 new bridal appointment from it. I was so excited to see the shares populate my phone and then it started ringing. I am so thankful I attend this program; I would have never known how much I was missing out on. I will share my experience with everyone I know and tell everyone about the value of this experience. Ms. Judie is awesome."

*-Anna Cohn, Hope Inside SunTrust Memphis*

This is an interesting story from a SunTrust Bank client. I just did my first counseling session with Mr. Mitch Currie. He was referred to me because this client was declined for a loan. After reviewing his credit, Mr. Currie has a low credit score of 560 and negative history. As I asked questions regarding his situation, he felt comfortable to tell me that he is a retired business owner. He faced hard times when his wife became ill and had a lot of medical bills that forced him to go back to work for a company that build fences for homes. The name of the company is BIG DOG Fence. His experience made him the top selling salesman for the company. He is now ready to rebuild his credit and work on a plan to help him get back on the right path. The former banker in me asked more questions about assets that he has such as real estate that he may be able to sell to pay off some of the old debts he has to help him start all over and be easier to rebuild his credit. He does own land and will be contacting a realtor to sell it to be able to pay off debt and have savings in the bank. He had bought a piece of land for 80k 15 years ago. It is paid for. The realtor contacted him and stated that the property is now worth 180k. This was great news for Mr. Currie. He only has less than 10k in charge off debts reported to the bureaus that he can settle for less and pay off thus helping him achieve a good credit score again. He was very happy with our service and looks forward to working with me and start working on the action plan we put in place. He stated, ""I look forward in taking the right steps to achieve a high credit score."

*-Louis Mitch Currie-Credit Counseling Client- HOPE Inside Tampa SunTrust Bank*

"This workshop was very informative. It opened my eyes to a few things I need to deal with. I will come up with a budget because of this seminar."

*-Marilyn Lyles, Hope Inside SunTrust Memphis*

Jay Addington has been a SunTrust client for over a decade. He was declined for a home equity loan because of his credit score which is 591. He owns his home and has more than enough equity. He only wanted 10K for home improvement. The personal banker referred this client to me to go over his credit. This client only has a very small charge off with a cable company for \$55.00. Everything else is great. I reviewed his credit let him know what we need to do and told him that his credit will shoot up rapidly once this is paid off and he also needs to apply for a secure credit card. I know his credit will be in the 670's or higher very soon. I have gotten very good at what I do I told him I will give him excellent news next month and he can then try to apply again with SunTrust Bank once all is cleared. This is a good loyal client of SunTrust bank and if there was not a HOPE inside to assist this client would of continue having poor credit because he just did not know what to do or what steps to take. This is a White American client that just did not know of programs out

there to help him. He did not trust no one because he was afraid of scams out there. He felt at ease with the guidance and professionalism Operation HOPE offers their clients. Mr. Addington stated, "I did not know how bad my credit was or what I needed to do to get it right. Thank you Operation HOPE."

*-Jay Addington- Credit & Money Management Client, HOPE Inside Tampa SunTrust Bank*

"We have a partnership with Rainbow Village, a non-profit that provides housing and rehabilitation services to families experiencing homelessness. During this two-month partnership I worked with about 22 of their residents to provide one on one coaching. One resident, Goddess, got straight to work after I provided her with the steps, she needed to reduce her debt and manage the accounts that were in collections. She witnessed a major increase to her credit score. Below is a message from her case manager sharing the success:

"As a true believer in giving and acknowledging credit where credit is due, (no pun intended), I want to express a special thank you to Ms. Jewell Thompson of Operation Hope for the excellent work that she has been doing with the residents of Rainbow Village. Jewell has been responsible for providing one on one consultations with each of the residents each Tuesday afternoon. During the consultation, Jewell discusses credit reports, reducing debt, budget preparation and review, savings, etc. The residents we have spoken with thus far have thoroughly enjoyed the information they have received from Jewell and welcomes the suggestions she provides of saving money and reducing debt. Early this week, a resident stopped by my office, excited, because her credit score increased from 540 to 680 in a matter of weeks. Per Ms. Thompsons recommendations, she was advised to dispute some of the accounts on her credit report. When she checked her last report, the accounts she had disputed were deleted, other accounts were satisfied, and her score had increased substantially. Several other residents have also reported increases in their credit scores as a result of the advice provided by Jewell Thompson of Operation Hope. Thank you, Jewell Thompson and Operation Hope.""

*-Beverly Ellis, Case Manager, Rainbow Village*

"I'm so excited that SunTrust Bank has a HOPE Inside that was able to help me get a credit score and also guide me through the other steps to be better prepared before applying for a loan!"

*-Andrea Hall, Credit and Money Management Client, HOPE Inside Tampa, SunTrust*

"The class was very informative, and the presenter was very open and honest with information and answers to questions. she answered all with real information, I am going to attend the 1-week sessions to get more meaningful information to help me in starting a business"

*-Shanta Cotton, HOPE Inside SunTrust, Memphis, TN*

"I'm going to attend the 12-week class. I enjoyed this so much, I know I will learn much more in the 12-week sessions. I am looking forward to it."

*-Jessica Ballentine, Small Business Client, HOPE Inside SunTrust Memphis*

"I gained very informative information about starting a business. I am looking forward to hope helping me secure my future for my family"

*-Ricco Harvell, Small Business workshop client, HOPE inside SunTrust Bank financial confidence center Memphis, TN*

"Ms. Marisely Soto is a single mom who has struggled all her life. She knew she had to make changes in her life as she struggled financially and had poor credit. She decided to go to school and get her degree in accounting. She accomplished this. She started working for an accounting firm and learn from it. After 4 years, she decided to open up her own business. She opened her business called Truckers services Inc. Her business grew and she was finally able to save money. She started with Operation Hope a year and a half ago. Her scores were in the low 500's. She followed my guidance and was able to accomplish a 700 credit score in 6 months. After she completed the program she continue keeping her credit score. She finally was able to close on her dream home July 31,2018, her dedication paid off. She is a proud Homeowner and business owner. She is grateful to me and Operation HOPE. She stated, "I am so thankful to you Millie Agosto and Operation HOPE. Your dedication helped me to have excellent credit and purchase my dream home thank you! Thank you!"

*-Marisely Soto, Credit and Money Management HOPE Inside Tampa SunTrust Bank*

"Zuleyka, thank you so much for including us in this opportunity. We enjoyed coming out to teach them! I especially enjoyed how much everyone participated!! We look forward to more opportunities in the future to help!"

*-Jennifer Brogdon, Cadence Bank Volunteer, Banking On Our Future, Birmingham*

"I attended the February 2018 class. Even though I had an established wedding planning business, I had not developed a business plan. The weekly classes that were offered were excellent and each class prepared you the correct way step by step to develop your business plan. Cynthia Harrison was excellent in laying the foundation for the class and in teaching many of the sessions. She was totally familiar with the material and was able to answer all of the questions that were asked from the participants.

The quest speakers that taught several of the sessions were experts in their field and provided us real life experiences. Ms. Harrison also provided outstanding counseling one on one sessions and was always encouraging us that "we could do this and not to give up". The course became very challenging near the end and I like some of the other participants were ready to quit because there was a lot of work that needed to be completed to finish the class. But, due to Ms. Harrison's encouragement and persistence, she motivated, inspired and supported me to continue my research and finish my business plan. I am forever grateful to her and Operation Hope for this excellent opportunity that laid the foundation so I can grow my business to be profitable and successful."

*-Deborah R. Harrison, PWP, Masterpiece Weddings & Events, Entrepreneur Training Program, HOPE Inside 17th St, Wash. DC, Sun Trust*

"My experience with Operation Hope it was nothing short of phenomenal. Ms. Cynthia Harrison is a hands-on instructor that is dedicated to her work. She is willing to put in the long hours as long as you are willing to do your part. I am so happy that I completed the course did the work and came out on top. Even though I already started my business plan prior to taking the course I learned new things along the way. My one on one sessions with Miss Harris they were helpful because I was able to ask specific questions about my business. I am currently completing my spring summer 2019 collection and will be previewing it in this upcoming New York fashion week in September. I am so grateful for Miss Harrison's dedication to small business owners. It's important to have programs that offer hands-on education training like this in our community.

*-Shari Henry, Entrepreneur Training Program, HOPE Inside- 17th & I Washington DC-SunTrust*

"Jewel Thompson is exceptional. The title of Financial Wellbeing Coach only begins to scratch the surface of the skill set that she brings to the table as a representative of Operation Hope's Adult Empowerment Division and specifically its Entrepreneurial Training Program. She embodies the principles of professionalism, excellence and commitment and uses them as her framework for delivering self-empowering business and financial inclusion strategies. She is a walking talking embodiment of Operation Hope's mission and vision. Jewel has a service minded outlook that believes in investing in the personal development and well-being of those who are willing to invest in themselves. She understands the power of observing, listening and following through and couples those skills with her solid business and savvy entrepreneurial acumen. All of the aforementioned, provides her with an intuitive knack for quickly connecting with each cohort member, their start-up ideas and their specific business challenges. Jewel can be described as a quick study. She provides us with the opportunity to take full advantage of her wealth of knowledge, up-to-date resources and human capital network. Jewel is able to make complex concepts easy to understand and to make difficult task easy to accomplish. She is the type of coach that every entrepreneur hopes for while establishing their business. She does not drop the ball. Once you are under her tutelage, her attention to detail is impeccable and second only to her attention to you. Jewel is the type of ambassador that ensures continued success for Operation Hope, its social justice mission and the participants that are lucky enough to develop their businesses under her careful watch. Each member of the cohort, no matter where they were in the star-up phase of their business, benefited from the program, because of Jewel, and will walk away in a stronger position than when they stated."

*-Debra Neely, HOPE Inside BB&T, Atlanta*

"Operation Hope has a great business coach and that is Robin Haynes. She is available to answer any questions that her students may have. She teaches not only from the textbook but personal and real life experiences. Her energy and personality captivates and holds your attention. I now understand the importance of doing as much research prior to starting and launching your business. Becoming your own boss is hard work but Operation Hope prepares you for longevity of starting and maintaining your own business."

*-Cierria Vandervaul, HOPE Inside Baltimore BB&T*

"This course is a must! I suggest that any and everyone who is either considering starting a business or even currently in business needs to take this entrepreneur course. The business terminology and how to apply basic business knowledge will save the average person time and money."

*-Mary Alexander, FWC: Robin R. Haynes, HI Baltimore, BB&T*

"I am attending the 12-week entrepreneurial training program sponsored by operation Hope and facilitated by Robin Haynes. I would like to express my sincere gratitude for the opportunity to be a part of this free training program. My experience has been nothing short of wonderful. The facilitator is knowledgeable, professional and experienced, she is able to answer all of my questions and provide directives as a successful business coach. The course material is presented in an easily understandable manner and Robin goes over each chapter to ensure full grasp. I plan to continue the course and anticipate opening a successful business as a result of having completed this course. Robin is easily accessible by telephone or email to offer personal assistance or answer any further questions. I would highly recommend this course to all of my family and friends as well as the other products and services offered by operation HOPE. I would like to thank the staff, administrators, facilitator and funders of this program."

*-Cheryl Banks, Robin R. Haynes, Baltimore, BB&T*

"When I first registered for Operation Hope's entrepreneurial class, I didn't know what to expect. All I knew was I was a struggling small business owner searching for ways to make my business better. Thank God for Robin R. Haynes! The way she teaches, breaks down, encourages and builds back up is Everything I could've asked for in an instructor! I've learned more than I ever knew there was to business ownership. It is truly a blessing to learn from Robin! This class and Robin have been the Best experience of my professional career. From the first night of class, I've recommended the course and Robin to every budding entrepreneur, and small business owner, I know."

*-Client: Antionette Dorsey, FWC: Robin R. Haynes, HI Location: HI Baltimore, Partner: BB&T*

"Robin Haynes is a remarkable teacher. She has taught me things about being a business owner that I never knew. I have enjoyed every moment of her class. She makes learning easy and fun. Robin makes me want to go to the next level and not give up."

*-Vera Green, HOPE Inside BB&T Baltimore*

"Attending the Operation Hope entrepreneurship class was a tremendous experience for me. I learned how to run my business effectively vs free styling my business. I learned the correct business terminology to use when discussing my business. I have a better understanding on business finance. I learned how to set realistic business goals vs goals that sound good. I would recommend this class to upcoming entrepreneurs. Thank you so much for the opportunity."

*-Tiffany Andrews, HOPE Inside Baltimore BB&T*

"My name is Ruth Barrett; I came to Operation Hope in need of assistance to get my credit in order to purchase a home. Jewel Thompson with Operation Hope is a top-notch professional. By using her advisement my credit score increase by 20 points in one month! Operation Hope has provided me with the knowledge, tools and strategy to make homeownership a reality and not just a dream! Operation Hope is a diamond in the rough that provides financial empowerment for minorities and their families!"

*-Ruth Barrett, HOPE Inside BB&T Atlanta*

"I enjoyed taking the ETP with Jewel Thompson. The class was very informative, engaging, and challenging. I enjoyed the speakers who were all professional and experts in their fields. The power points were informative and professional. The class with Jewel has opened my eyes to what it takes to be a successful entrepreneur. I believe that there was a lot of preparation put into the class to give the students the best possible experience. I believe Jewel's counseling and teaching skills are top tier. Her presentation was with clarity and excellence. She was open for questions and encouraged feedback and response from the class. We all learned so much! Such a valuable class!"

*-Donna Frazier, HOPE Inside BB&T Atlanta*

"The Operation Hope Entrepreneurship Program is a rigorous 12-week program that will prepare business professionals to expand their breadth of knowledge and abilities in business strategy, time management and market research. As a participant, I have emerged with a better understanding of how to leverage my strengths as an entrepreneur, implement best practices, and apply my critical-thinking skills to develop a viable business model."

*-Christopher L McQueen, IScreen Rentals, Entrepreneurial Training Program, HOPE Inside Atlanta, BB&T*

"My experience during the 12-week Operation Hope Entrepreneur Training Program has been amazing. I was so excited about taking the course especially after my one on one session with Jewel Thompson. Before I started the program, I had no idea about how to start a business. I have learned so much since the first week of the program. I have learned the difference between the various business types and decided on the kind of business model I wanted to pursue. The SWOT analysis and business canvas model has really helped me structure my business plan and gain a clear understanding of everything that goes into starting a business. The classes focused on business finance have been very informative. Further, I became more aware of my spending and how to make a profit from my business. Also I have calculated the startup costs for my consulting business. A bonus of the program are the guest speakers. They have been very helpful and encouraging. Lastly, Jewel is a wonderful financial coach. From the first day I met Jewel I was thoroughly impressed by her demeanor and professionalism. In addition, she is one of the most intelligent people I have ever met. She really has helped me with my marketing plan and tips on how to brand myself. She is so knowledgeable and offers a different perspective on how I might want to run my business. Whenever I have a question or need assistance figuring out a problem, Jewel has the answer. She thinks quickly on her feet and is able to address all of the class needs. She is always positive and has an upbeat personality. Oftentimes I have spoken with

Jewel and expressed my fears of starting my own business. Jewel always encourages and motivates me to keep pursuing my dreams of starting my own business. I now feel more equipped to jump start my business. Since the start of the program, I have developed business name, purchased my business domain, started designing my website and connected with other professionals in the field. In the near future I plan to register my business with the secretary of state and file for my business license. Jewel gave me some great ideas on how to market myself and what I could do to become known in the sector in which I wish to gain clients. I am truly grateful for the opportunity to have taken the training program and would definitely recommend it to my peers."

*-Dr. Shay Cohen, ETP Cohort #6, HOPE Inside BB&T Atlanta*

Francis Robinson a current Hope Inside SunTrust Memphis client gave me the following un-solicited testimonial today as I was coaching her. She said " Ms. Judie I just want to thank you for your patient way of working with me. I know I came in as a mess and needed lots of help, but you never made me feel like a mess. I have learned so much from you about finance and myself. You help to keep me straight. When I am out about to buy something, I ask myself, self what would Ms. Judie say, its ok to buy this? I usually end up not making the purchase because I can't justify it after asking the question. I just want to thank you."

*-Francis Robinson, HOPE Inside SunTrust Memphis*

"James Crim's credit and money workshop was filled with great information. James was willing to answer any question and was able to explain money and credit tips very easily. Very glad I took this class. Looking forward to our one-on-one.

*-Morgan Smith, HOPE Inside SunTrust Bank, Florence, AL*

"My name is Melannie and I started with the Operation HOPE credit program on August 8, 2017. At that time my credit score was 624. With the help of my HOPE Coach, Esther Fife, and the HOPE workshops and programs I attended, my new credit score increased to 714 by May 2018! I was also just pre-approved for my first mortgage for 200,000 and I found my dream home."

*- Melannie Nunn, Credit Counseling Client, HOPE Inside Tampa, SunTrust*

"I got a fantastic call from Mr. & Mrs. Walls. They just closed on their first home. These are long time SunTrust Bank Clients. They have been trying to purchase a home for many years but were not able to because of bankruptcy and low credit scores. They started the program in June 2017 and now are proud Homeowners. They followed the plan I designed for them and they attended my CMM workshop. Their hard work and dedication paid off. Mrs. Walls will be speaking in the SunTrust Bank Board meeting on Thursday. She is very excited to share her success story. She was in tears when she called me. I was too. So Happy for them. She stated, "We could not achieve our goal of becoming homeowners without the help of Operation HOPE. I thank you!"

*- Mary Walls and Travis Walls, Credit and Money Management Client, HOPE Inside Tampa, SunTrust Bank*

"On May 19, 2018 Hope Inside SunTrust Memphis held a Small Business Development workshop and one of the attendees Anna Chen had the following reflection:

"I am so thankful for the opportunity to earn all I can to further my business. I am amazed by the knowledge Ms. Hayes has on business and how to find the right clients and how to price my time and services. I have been going about it all wrong."

*-Anna Cohen, Hope Inside SunTrust Memphis Small Business Development Workshop participant*

Hope Inside SunTrust Memphis held a Financial Literacy Open House on April 28, 2018. We coordinated with SunTrust Bank to provide information on several financial topics. One of the attendees Ms. Wicks, who later signed up and had her first counseling session said, "Thank you. This is wonderful. I needed to get my finances in order so I can plan for the future. I look forward to working with you." Hope Inside SunTrust Memphis was proud to present Credit and Money Management to LeBonheur Hospitals Project Search. This is a program which provides life skills to teens who have mental challenges about to enter the workforce. They were very engaging and asked good questions. Two of the students Yonna Grandberry and Lorna Maclin said "It was a good training because she taught us about budgeting. I learned I need to save my money" and "It was great. I learned I need to save my money. She taught us the difference between credit cards and bank cards." I too learned a lot from them. "Based on my coaching session today, I now believe can become a homeowner. I have been affiliated with Operation Hope since November of 2017. My Equifax credit score has increased from a 590 to a 638 and Transunion is at 662!! My The bank rep told me to come back and see them when I got over 620. I'm there on and my way. Thanks Operation Hope!!"

*-Wendy Barber, Credit and Money Management, Partner Level One Bank*

"Hi Esther,

I hope that all is well with you. I've completed the items from my action plan from April and I have a few updates I would like to share with you. They are:

Settled on 2 collections Paid down on four of my credit lines Did not use any of my credit cards, as a result of this my credit score jumped by 92 points in one month!!! I am so excited and happy that I am finally seeing results and improvements in my credit score. Many thanks to you and operation hope for all of the guidance and assistance. I am learning a lot from this program and I'm so grateful! Mr. and Mrs. Dubois started with Operation HOPE with very low credit scores. Now they are on their way to purchase a home.

Mr. Dubois Stated, "It's a beautiful thing when you can finally achieve good credit scores."

*- Carl Dubois and Shonta Dubois, Credit and Money Management Client, HOPE Inside Tampa, SunTrust*

"Hello Esther,

Thanks to you and Operation HOPE for your credit program. I attended your first workshop as I recall a little over a year ago. Since then I have moved from a 580 credit score to a 708 credit score as of this writing. I currently have a business and using the specialized information I gathered through your program I am now able to secure a better interest rate

to use in my business. Upon your suggestion I was also able to open a business account and did so with SunTrust Bank and to apply for a business line of credit. I am now being solicited by various funding sources instead of me seeking them. Your program has drastically improved my life since building my credit score. Thanks to God and Operation HOPE and the advice of my coach Esther Fife I now feel empowered and financially capable to grow my business."

*-Conrod Caines, HOPE Inside Tampa SunTrust*

Jean LaPointe was referred to Operation HOPE by SunTrust Bank University Ave branch. I called Mr. LaPointe and we set up his first appointment immediately where he told me that he has been paying over \$100 monthly to "fix his credit". After reviewing his credit reports I observed that he had no trade lines and no collections and simply needed to build credit by obtaining trade lines. I immediately walked him out to the lobby to the personal banker who referred him where he applied for a secured credit card and was approved. Mr. LaPointe in hearing the news was very happy and thanked SunTrust and Operation HOPE for making this possible. He now states that he will continue to work with me and discontinue working with the company that charges him to do what we can do for him for free!

"It was very nice sitting in the credit and money class. I was able to learn a lot about fixing my credit. You did a very good job."

*- Carolyn J.*

"I just finished the credit and money management workshop and I have to say that I enjoyed it. The workshop was very informative to me. It was able to show me things that I did not know about my credit. Looking forward to the counseling session."

*-Robert P.*

"Charmaine,

It is my pleasure to discuss my business progress and how the ETP program has helped. First, being a full-time entrepreneur with a family who often sub as an elementary and middle school teacher isn't easy. Secondly, Operation HOPE and Charmaine provided a safe and relaxing space for me to discuss my business and connect with like-minded individuals. I was able to network and develop long-lasting relationships while learning the do's and don'ts of business. To me, that was the icing on the cake. When I continue to think about the program, the most important information that sticks out is marketing in particular to creating an efficient and thorough company branding message. From that guest host, I today take the time to read at one piece of information before going to bed. Please continue to provide this program as entrepreneurs in the area and a far need business mentorship that is relevant and current while being progressive and powerful. Thanks, Charmaine and Operation HOPE."

*- Shane Jenerette, Entrepreneur Training Program, HOPE Inside Columbia, BB&T*

"HOPE Inside SunTrust Bank Tampa FL Client after building his credit score is approved for a \$8000 loan to consolidate credit cards with high balances and interest rates. Our strategy worked! Our action plan began by paying down his high credit cards and eliminating his

collections and now James Senat's credit score has afforded him the ability to decrease his debt and now with lower payments he will now begin the aggressively save for his future home! My slogan to my clients: Work the plan- it works for you!!"

"It is to my benefit that I'm talking to you about this. I have a better grasp on my finances. Writing things down really makes things clear. Budgeting is making things more specific."  
*-Ifeanyi Okwumuo, Credit Counseling Client, HOPE Inside BB&T - Houston, TX*

"You helped me with a budget and gave me great advice on getting my credit together. I've been doing well and saving money. My credit score has jumped 20+ points."  
*-Sheila Simmons, Credit Counseling Client, HOPE Inside BB&T - Houston, TX*

"I am so thankful that I chose the ETP over working a part time job, the information I received was priceless! Before starting the program, I thought I knew what all steps I needed to take to become a successful business owner but every class I attended, I learned something new. I gained a great deal of knowledge from our speaker about finance and what steps are necessary to apply for loans through a bank. I immediately applied for a secure credit card after the speaker spoke so highly about the benefits of it and how it could help me in the future when I am ready to apply for loans. I highly recommend this course to anyone that is seriously thinking about starting their own business even if they think they know what steps to take, it will save you plenty of time. It has only been a few weeks since I graduated the program but I recently taken the step of finding a location for my business and I couldn't have found it at a more perfect time. I now have the necessary confidence to just do it and move forward with what I need to do in order to make my dreams a reality."

*-Shelica Jones, Who Is She LLC*

I am so glad that Sam introduced me to Tiffany. I was not sure what was on my credit because I have not used credit in over 10 years since I paid for my car. After hearing about Operation HOPE and attending a workshop on April 1st. I decided to enroll in the counseling. To my surprise I did not have a credit score and nothing appeared on my credit reports. I told Tiffany that I wanted to buy a home sometime in the near future. Her response was, "no problem, we have to build you a credit file." She sounded as if it was going to be easy and so far it has been. I have already been able to open 1 credit card. I will keep this balance low. I am looking forward to having a credit score in the next 60 days. "When I first came to HOPE, I didn't know a whole lot about credit scores and how to raise my score. I had no idea that there were so many ways I could improve my score! I learned so much during my session and we made a plan and a budget fit just for me and my plans! I think high school students should be informed of this program before they enter college because it has definitely helped me during college. Throughout this whole process, this program HOPE has given me more than hope. I've learned over the past 4 months how to (1) Have Discipline (2) Have hope. Always remember have hope, stay focused and most importantly never give up. The HOPE organization will make it all worth it in the end."

*-Deona Acklin, Credit and Money Management client, HOPE Inside SunTrust Bank Florence*

Jennifer came in at the beginning of the year with a credit score of 569. Between help with disputing in accurate information and assistance with settling accounts, Jennifer's credit score increased to 602 in a matter of 2 months. At our follow up appointment, Jennifer was able to apply for, and get approved for, an unsecured credit card so that she can continue to increase her score by opening up some revolving credit. She was both excited and shocked to see the increase in such a short amount of time.

*-Jennifer P., Homeownership Program, First Time Home Buyer Class, Orlando SunTrust*

Ms. A was referred by SunTrust Personal Banker. She was very excited about taking the next steps to move forward with purchasing a home. At our appointment, I was able to go over the mortgage approval process and explain what lenders will be looking for in terms of income and credit. Although we found that if Ms. A wanted to purchase a home the traditional route -with a mortgage- she would have some items to address, in this initial appointment we were able to develop a plan for to her address those items and eventually get through the mortgage approval process with ease. Not only were we able to start the process of disputing some incorrect items on her credit, we also discussed some alternative secured credit items to help her start the process. In addition, we discussed what she needs to focus on in order to document stable and reliable income. Within a week of our initial appointment, Ms. A was able to attain a secured credit card which will help her begin to build credit. At our follow up appointments, we will review her credit disputes and continue to check off the items on our plan to get her to mortgage approval. The partners in our local SunTrust Branch were super excited to already begin to see some turn around with the new referral process. "I have really learned a lot about building my credit as well as other much needed information pertaining to finances and credit. I appreciate Operation HOPE coming to HomeBoy Industries. The sessions have helped better my life. Thank you.

*- Catalina Hinjosa, Credit and Money Management Client, HOPE Inside Compton, Union Bank*

"My experience with HOPE was great! Jernessa was the person I was working with and she was just awesome. My husband and I had a meeting with her a couple of months ago and she helped us from financial goals, how to manage money, setting realistic goals and meeting them. It was an all-around great experience!"

*-Tamonda Box, Credit and Money Management Client, HOPE Inside SunTrust Bank Florence*

"HOPE taught me how to improve my credit score. The program also gave me step by step help to reach my goal of owning my own house. Jernessa is great!! I would recommend her to others."

*-Morgan Smith, Credit and Money Management Client, HOPE Inside SunTrust Bank Florence*

"This is a great program and I am so glad that I found out about it. I look forward to fixing my credit and being able to have borrowing power once again."

*-J.Coleman*

I am so excited about how much Operation HOPE helped me. They removed 14 lines off my credit. Do you know I am on my way to buying my new home. I want to say thank you Mike and Operation HOPE. Thank you John Bryant for keeping the dream alive and working with the community.

*-Client*

Today I helped client Miguel A. Feliciano who opened an account with me last April. Miguel applied for a Cash Rewards Credit Card and a Secured Credit Card. Unfortunately, both applications were denied due to multiple frauds on his credit. Miguel's credit score at the time was 500+. I referred Miguel to Esther Fife, who worked diligently with Miguel to figure out the issue and improve his score. Today, Miguel re-applied for a Cash Rewards Credit Card and he was instantly approved for \$1500 dollars and his score is now 702.

*-Urvashi Patel, University Square, Hope Inside SunTrust Bank Tampa FL Credit and Money Management Program*

When Mrs. Dubois came to me last year her credit score was 478 and Mr. Dubois's score was 579. Today in April 2018, Mr. Dubois's score increased to 631 and Ms. Dubois's score increased to a 665! They are so ecstatic about meeting their goals and to be able to purchase their home. These clients increased their credit score over 100 points, increased their savings and reduced their debt. "We used to pay a company to help us fix our credit, but then I found out about Operation HOPE. We gave HOPE a try and sure enough, they are more than worthy and they have done a wonderful job. In less a year we've each increased our credit scores by 102 points and 140 points! We also came in with a balance of less than \$100 in our savings, and with HOPE's help we've saved \$4,800 while reducing our debt. We are also in the process of purchasing our home! It's a beautiful thing. I truly believe that Operation HOPE has made our dreams come true."

*- Carl and Shonta Dubois, Credit and Money Management Clients, HOPE Inside Tampa, SunTrust"*

"You never know why you are drawn to certain people or situations. Well this is the case for me and my HOPE mentor, Robin Haynes. The education HOPE provides on finances and business was essential, but what I really needed was to see that another woman could make it. That another black woman could beat her challenges and create a different life for herself that will influence change for her future generations. This is what I needed and received. The 12-week ETP program is focused and you have to stay on course, and your HOPE Coach will make sure of that. If you want success in your business Operation HOPE with Robin Haynes is the key that you need to unblock and unlock your future."

*- Gwen Woody, Entrepreneur Training Program, HOPE Inside Baltimore, BB&T*

"First, I must thank Operation HOPE for providing such an amazing program for small business owners and those aspiring to be. These sessions are filled with the information needed to build a firm foundation for any business in any industry. Our instructor, Ms. Robin R Haynes, not only brings her many years of financial experience to this program, she also embodies charm and wittiness that keep the students interested, alert, and on

their feet while in class. "You all are business owners and I'm going to treat you as such, "is a statement she boldly proclaims throughout the program. She leaves no room for us to doubt our desires of owning businesses. Ms. Robin R Haynes is an amazing instructor who truly exhibits Operation HOPE's mission...which is to help us start and/or grow our businesses successfully." Thank you, Ms. Robin R Haynes and Operation HOPE!

*-Aisha Butler, Entrepreneur Training Program Client, HOPE Inside Baltimore, BB&T Bank*

"I was a student in the Entrepreneurial Training Program, the class was very informative, and I learned a great deal from Ms. Robin Haynes. She took her time to make sure all my questions and concerns were addressed and fully answered. She was also very transparent in teaching from her past mistakes allowing us to see both ends of the spectrum. Understanding we all have made mistakes but how you recover from them is what makes a difference. I would honestly recommend her class to anyone who is seriously interested in opening their own business the correct way and succeeding. Being in business for yourself is not a game it truly takes a lot of hard work, but if this is what you want, she will provide you with the tools to do it correctly."

*-Harriette Jones, Entrepreneur, HI Baltimore, BB&T*

"Robin Haynes is one of the helpful, straight to the point kind of lady! In 2016 when I was first introduced to her non-profit Entrepreneurial Training Program, it was clear I was in the place. Unfortunately, I wasn't successful at completion at that time. However, in January 2018 I re-enrolled in the class, focused and ready to learn how to become a business owner. Due to my feedback to close family & friends, they too have enrolled in the upcoming class. I appreciate how Ms. Robin take time to schedule one on one meetings to discuss your current personal finances. At that moment you feel like family & heading in the right direction. I can't say thank you enough. With much success!!"

*-Tyleia Reed, Program: Entrepreneur Training Program (Winter 2018), FWC: Robin Haynes, HOPE Inside Baltimore, BB&T*

"Casually speaking with a Baltimore Chamber of Commerce member, representing BB&T, and after conversations listening to my vision, he linked me to Ms. Robin Haynes! She came highly recommended as the "Finance Guru." After meeting with Ms. Haynes, her knowledge and personality far exceeded my expectations. She explained the importance of your personal finances mirroring your business finances. She assisted me 1:1 with my personal finances. Meeting with her regularly helped hold me accountable. Her raw and uncut approach to finances is just what new business owners, such as myself, need to be successful! Not only did I have her as my finance coach, but I was also fortunate enough to attend her 12-week Entrepreneur Training course. In this light, I really got to see the passion she has for educating her community on financial stability not only individually but as a business owner as well. The fact that she could be working anywhere in the world, but she decides to sow into her community speak volumes of not only her expertise but more importantly her character!"

*-Client: Cierra Miles, HOPE Inside Baltimore, BB&T*

"It is not often, that those of us who have studied language forage for the proper words to explain that which has brought us joy and understanding. Yet, the level of knowledge and confidence I gained from the Operation Hope Entrepreneur Training Program leaves me in absolute awe. The content was on time, the instruction was relevant, and the lessons are ever-present. As awesome as I believe I am, I know without the shadow of a doubt, I would continue the insanity of working hard for others rather than making a change and finally working hard for myself. Thank you for all you do in pushing the vision of John Hope Bryant, and giving those of us, too often relegated to the periphery of society, access to a vision we formerly could not see."

*-Shaquille Carbon, Entrepreneur Training Program (Winter 2018), HOPE Inside Baltimore, BB&T*

"I really appreciate the advice and counsel of James and Operation Hope. I believe I now have the tools to go and improve my credit score. This workshop was extremely helpful. I learned better ways to save money and build my credit. The workshop was very informative and answered a lot of my question. Looking forward to counseling"

*-Sandra Montoya*

"This workshop was very information. James was able to help me understand what brings my credit score up and what causes it to go down. The class gave me useful information. Can't wait for our counseling session. Thank you!"

*-Noemi Ubiles*

"The credit and money management workshop were very helpful. Mr. James was able to help me understand the very best options to build my credit score and what to do to better manage my money. Thanks again James!"

*-Valerie Momplaisir*

"Thank you for giving me the foundation and tools needed to start my business venture. The past twelve weeks have been amazing. You opened a flower bud that has started to bloom. You helped me to realize my dream and to bring it into existence. Thank you for your knowledge, patience, and time, which is needed when working with others. You wouldn't let us give up, no matter how many excuses we threw your way. I have received a lot of information, to do what I have been hesitant to start. The guest speakers were very informative. I joined the class with my daughter to assist her on her business dream but walked away with a dream of my own."

*- Mary Nealy, Owner of "In My Mind Designs", Entrepreneurial Training Program Client, HOPE Inside Memphis-Crosstown, SunTrust Bank*

"Before this class, it was very hard for me to ask for help and to listen to others, who I thought was not knowledgeable in what I wanted to do. I wanted to take off blindly without any sense of directions. I knew what I wanted, but I did not know how to properly get there nor accept and ask for help to get there. Since being a student in your class, I have discovered that I can take off with my business, and that I honestly need help. I have also

discovered that I suffer from having pride(lol), and that is the rock I keep tripping over while running towards my goals for becoming an entrepreneur. The speakers were great; although I am still perplexed about the financed part of the business plan (because I'm terrified of anything dealing with math, but still willing to tackle). I have met potential mentors from attending this class and made business connections. Seeing other people who want to start their own business and who are in the beginning phase brought me comfort. Not once did this class make me feel behind or vacuous. Everyone was helpful towards each other! It would have been nice to feed us every night but thank you for feeding us most nights. Because I am still in the beginning phase, I would like to sign-up again if it is possible! Thank you, Ms. Judie and Operation Hope,!

*-Myia Nealy, Reliable Delivery Hope Inside SunTrust Memphis ETP client*

"I first spoke with Ms. Hayes in November 2017. I was interested in increasing my business knowledge. An acquaintance, who has an office at Cross-town, gave me a flyer from Operation Hope. I was pleasantly greeted and quickly given an appointment to attend an informative meeting. We reviewed the introductory information for the upcoming 12-week course starting in the New Year. She is knowledgeable and easy to understand and converse with. I have experienced a kind, warm and professional individual. Ms. Hayes' guidance and support is very much appreciated. I look forward to this continued business relationship."

*-Areatha Thompson, Sew Blessed LLC, Entrepreneur Training Program Client HOPE Inside SunTrust Memphis*

"Good afternoon Esther,

I am writing you to thank you for your services and help during our process of increasing our credit scores. As you know my husband and I started Operation Hope, Inc. on February 8, 2018 and since that time our credit scores have increased drastically! My credit started at 609 and in 1 month increased to 673 and is still increasing. My husband's credit started around 630 and increased to 720 and his credit is also still increasing! I credit this all to Esther Fife of Operation Hope, Inc. Throughout our process she has been accessible and timely. She always returns my call and lets me email her any questions or concerns that I have. She advised on day one that my husband and I would have to drive during this process but that she is always there to assist and to hold our hand throughout. I attended the credit workshop (which was very informative) and learned so much! During this 1-month timeframe, Esther has contacted creditors with me to pay off debt as well as gave great advice on how to continue building our credit while looking for a home. I am excited to say that my husband and I have found a beautiful home and will begin the process of building really soon. We credit this to Our Lord and Savior and also Operation Hope's own Esther Fife! She is awesome and I have recommended multiple friends, co-workers and family to Operation Hope, Inc. because of her expertise. Thank you Esther and Operation Hope, Inc.! You are the best!"

*-Tamara Murphy*

"Overall, Christina is very relatable and very professional and knowledgeable in her area of expertise. She is very hands-on, very detailed oriented, and I've enjoyed working with her. I've learned so much here than I've learned on my own."

- *Ida Hood, Credit and Money Management, HOPE Inside SunTrust Memphis "*

"I'm so glad we were able to sit down and discuss my financial problems and goals to fix them. I feel confident that you'll guide me in the right direction and coach me with making smarter financial/budget decision making. I arranged for automatic transfer of \$50 to be transferred from checking to savings every two weeks that's scheduled with my pay dates. Have a good day!"

-*Jerrisha McDogald, Credit and Money Management Workshop and Credit Counseling, Hope Inside SunTrust, Baltimore*

"Judie was honest, and very knowledgeable. I am very pleased and excited to share this with others. This will help those who are interested in starting their own small business."

-*Shelia Williams, Small business, HOPE Inside SunTrust Memphis,"*

"Hello, I am Nancy White. I am a 48-year-old Memphis native and this is my happy ending testimony. My motivation stemmed from me deciding that I wanted to purchase a home. The idea of me being a homeowner seemed absurd, especially with my age and the most important factor, my credit score. After years of contemplating and being defeated with self-doubt, fear, and for myself. I decided to step out on faith. This leap of faith was one of the best decisions that I have made in my life. When beginning this journey, I had no idea what to expect. Ms. Judy Hayes has exceeded above and beyond all expectations that I could have expected. For years, I had searched for the help to rebuild my credit. After meeting with several individuals, being manipulated out of large amounts of money, and being given the constant run around, I had the pleasure to meet Ms. Hayes. She has taken me step by step throughout the whole process of fixing my credit. Along the journey, she also has taught me credit literacy. In order for me to not make the same mistake twice, Ms. Hayes is showing me my mistakes and placing me in a position where I will not have to experience having to fall short with my credit again. As we continue the process, I now have the ability to begin the search to meet my ultimate goal, becoming a homeowner.

-*Nancy White, Credit and Money Management Client, Hope Inside SunTrust Bank Memphis*

"I just want to say thank you so much for all of the nuggets I'm able to take away from the meeting. Your way of presenting the information makes it very easy to understand. You made me feel as though you genuinely care about helping my husband and I. You showed that you are able to relate instead of making me feel as though I'm the only one in this situation and that I need you to fix it, made all of the difference to me. I know that this is just the beginning but cannot wait to see the outcome. Thank you so much just for being you. Don't change a thing. Talk to you in a month or so."

-*Tasha Morman, Credit & Money Management Workshop and Credit Counseling. HOPE Inside Synovus, Columbus, GA*

"I was inspired by the information given at the Credit and Money Management workshop! I'm the person who made all those mistakes and after the workshop I will commit on rebuilding my credit!"

*-Massiel Almonte, Credit and Money Management Client, HOPE Inside Tampa, SunTrust Bank*

"James,

Thank you for taking the time to present information on Credit and Money Management. It was time well spent, and I definitely think some of our clients can benefit from your service. Unfortunately you do not have a location in Newark, DE, but I am going to speak to my daughter about calling you directly if you do not mind. She may be relocating to this area, but you provide a service she can definitely benefit from as she looks to purchase her first home. Somehow she missed the lesson on money management in her teens. Even though she is getting better I think she can benefit from the one on one information you provide. Thank you again for all you do for Synovus and our community."

*-Frances M. Stanford Synovus Trust Relationship Manager - Credit & Money Management Workshop - HOPE Inside Synovus, Columbus, GA*

"I am so glad you hosted the meeting. I really hope people will take advantage of the services you offer. You did a super job. I have received a lot of positive comments. (All that and no snacks). After the meeting I had to go to learn about the dual enrollment at my child's high school. they had financial training from regions bank, and it was truly terrible. Now if I had just gone there without coming directly from your training I probably would say it was just bad. However, as I just left your presentation it was worse than the truly terrible. I plan to remember to bring the handout back to the office from the house and I will scan it for you. We did not discuss it. It probably would have been a better session had we just reviewed the handout. Thank you for sharing your enthusiasm for budgets."

*-Liz Dillard, Director of the Homeless Resource Network, Credit & Money Management Workshop, HOPE Inside Synovus, Columbus, GA"*

I have been working with my client since October 26, 2017. When she came in she wanted to work on saving more money and increase her credit score to be able to purchase a home within the next 2 years. I explained to her that she could probably get a better interest rate on her auto loan (which was with Ally) and a high interest loan with Liberty Finance. Within the first month, she refinanced her car and the Liberty Finance loan for lower rates and was also able to get a credit card with her credit union. During our first visit, her savings balance was \$318. According to her email below, she now has \$1200 in one account and \$500 in another. I am still waiting for her to send the updated statements to me to verify those balances. "I have been doing good with my savings. I have like \$1200 in one account and \$500 in my USAA account! My score is saying it went up to 652!!!"

*-Sheria Moore, Credit and Money Management Client, Hope Inside BB&T Columbia Northeast*

Exciting news!!! Success in Miami!! my client who started back in Oct 2017, only 3 months ago, went from 587 to 648 credit score, he is working hard on his credit and soon will be in

the 700's will keep you posted! He is making progress on paying some accounts and lowering balances, plus deleting some late payments. "Thanks, Milagros Agosto, for your advice on deleting late payments."

Carlos and Carmen Ortiz were referred to Operation HOPE by an existing client. They started the program with low credit scores and had a bankruptcy on public record. After they followed through with the work plan we created together, they increased their credit score to the 700's! They also completed credit counseling and were able to be approved for a 1500.00 credit card. Mr. Ortiz stated, "We listened to the financial Coach and followed through. This is a fantastic program!"

- *Carlos and Carmen Ortiz, Credit and Money Management Clients, HOPE Inside Tampa, SunTrust Bank*

"James's presentation on "Credit and Money Management" was one of the best presentations we have ever had at Hyundai MOBIS Learn @ Lunch programs. The way you described how a credit score is compiled took the mystery out of a credit score. Your ability to present the subject in such an enthusiastic way made it all seem so simple. I am glad I heard the radio ad for Operation HOPE. I hope we can continue having you at MOBIS at least once a quarter. Your information is something many team members need to understand more. You will always be welcome at MOBIS."

- *Ginger Booton, Credit & Money Management Client, HOPE Inside Columbus, Synovus*

"I am learning so much and it holds me accountable. I have been working on my business plan for a few years now and I have been kind of stuck, not sure how to do things right. So this is really helping. All of the speakers are amazing. They have all had great information. I have been telling everyone about it. I find every week I am given information that is overwhelming. I come out of class with so much knowledge, that I almost feel a high. The guest speakers are awesome."

- *Lynn Dawson, Entrepreneurial Training Program, HOPE Inside Houston, TX, BB&T Bank*

"I am learning a lot of business concepts that I did not know existed. The information shared in this class has been very valuable in the start-up of my business. The class topics have been spot on. The instructors have been pleasant and knowledgeable."

- *Nicholas Powell, Entrepreneurial Training Program, HOPE Inside Houston, TX, BB&T Bank*

"The guest speakers are very professional and knowledgeable in their respective fields. Learning how to structure a business plan along with each step from start to finish has been valuable. The guest speaker makes the class even greater because I am getting first-hand knowledge of what banks look for when giving a start-up business capital. Also, how a business plan keeps a person on track to meeting their goals."

- *Danyea Pradia, Entrepreneurial Training Program, HOPE Inside Houston, TX, BB&T Bank*

"I have received enough information, tips, and strategies. I will start my journey to credit management. I am excited for the next step in my life. Michael opened the door. Thank you."

*-Waynetta Patterson, Credit & Money Management Workshop, HOPE Inside Metro Center Nashville, TN, First Tennessee Bank*

"Thank you so much for your patient and insightful support with helping me get my finances together. For the first time in my life I am feeling empowered and hopeful that I am on my way to a financially prosperous future. The book you recommended and your caring instruction on how to deal with my credit and the issues on my credit report is enlightening. The time you took to go line by line on my bank statement and the reality check you gave me about how much money I was losing was hard to take, but so needed to wake me up. I have been singing the praises of Operation Hope and sharing your name and information with anyone who is looking for a new beginning with their finances. This program is a gold mine in our community and I am so grateful that your Operation Hope Colleagues shared you with me. I am looking forward to my new financial path and glad to have your support along the way."

*-Janice Carroll*

Mr. Daniel Wood a SunTrust Bank client was referred to Operation HOPE by a teller. He was reluctant to give Operation HOPE a call, but he did. He started with no credit and now he has a good credit score 660. He stated, "This was the best call I ever made to begin working on my credit. I learned a lot from the program, and I am so excited I have good credit now."

*-Daniel Wood, Credit Counseling Client Tampa HOPE Inside SunTrust Bank*

Leontrae and Nicole Gentle are so excited to become future homeowners. They began by attending Credit and Money Management Workshop. Their credit scores increased over 60 pts in a matter of weeks. Mr. Gentle stated, " Our scores is gaining and so is our confidence, we look forward to becoming future homeowners thanks to Operation HOPE."

*-Leontrae Gentle, Credit Counseling Client Tampa HOPE Inside SunTrust Bank*

"Hi my name is Melissa Johnson, I was listening to the radio and heard John H. Bryant speak about Operation HOPE. I called the DC office and got Cherelle Hood-Silue on the phone. Ms. Hood-Silue invited for to attend her Credit and Money Management workshop. On December 6th I attended the workshop followed by a one-on-one appointment were she pulled by credit, she went over my credit report line by line. She explained to me the way in which I could improve my score by making simple changes. I was a little overwhelmed so she scheduled a follow-up appointment for budgeting. I was afraid because I had been

overdrawing my checking account for months, upwards of \$2,400 per month. Cherelle encouraged me to stop my overdraft protection and put me on a path to better money management.”

*- Melissa Johnson, Credit and Money Management, HOPE Inside DC Anacostia, SunTrust Bank*

“I have been a business owner since 1988. While running a successful business all these years, my husband worked in the public-school district in New Jersey where my company is located. Now that he has retired, and we moved to Maryland, he is more involved in my business and he has also started a business of his own, so I suggested he take this business course to become more educated about business, and I simply tagged along to support him. Well, I am glad I did! The class benefited me in a way I had not expected. I learned several new trends from all the guest speakers, such as social media, and the importance of video, the accountant, who taught beginner’s and intermediate business finance was very informative; since I have had the same accountant for years. The material alone was worth signing up for this class, the workbook, and handouts were extremely important, helpful, current and on task with all assignments. Having to do assignments for business really took me for a loop, since I have been creating assignments and projects for students lead by my employed instructors, and therefore have not been on the completion end in quite some time; and I must say I really enjoyed it! I commend Cynthia Harrison on a great job she delivered as a leader of the training program. I know how difficult it is to keep folks engaged and she certainly achieved that with the class. The “scuttlebutt” among the students was that she was very well respected, and all were appreciative of her knowledge and hard work. So, in closing, my testimony is; even if you’ve been in business for years, this course is a great way to refresh and brush up your skills, and stay current with today’s business trends and required updated business education. Thank you for this opportunity.”

*-Trina Byrd, President, T. Byrd Computers, SunTrust Bank 17th & I NW Washington DC*

“Operation Hope’s 12 Week Entrepreneur program helped me personally by giving me a clear direction to follow for my business. Learning how to write my business plan, from books, Internet and YouTube was hard, because I just didn’t know where or how to start. This class (Hope Entrepreneur Training) broke it down, step by step and explained each section in such detail, so by the end of the program, I had completed my business plan. Ms. Harrison is a great teacher with so much knowledge, that 12 weeks was not enough time to learn all that she must give. She encourages and pushes you to the finish line. She is the backbone of this program. The class takes determination to finish, committing yourself to attend class every Wednesday for 12 weeks; it is not an easy task. But for those that put in the time and work, it pays off in the end. I have built bonds with other entrepreneurs in the program, and plan to keep in touch and continue to support in the HOPE journey, and mine, as well as enroll and attend the 2018 Alumni Advance Training sessions. I would like to thank Operation HOPE and Ms. Harrison for providing me the opportunity to take this “free” 12-week course. I have recommended this class to at least five people interested in starting a business and will continue to be an advocate of the program.”

*-Joseph Sweatmon, JAMMZ Indoor Playground*

"The Entrepreneur Program at Operation Hope opened my eyes to what it means to pursue my dreams of owning my own business. It laid the foundation for the company I'm now pursuing. I learned to always sell, to pitch my idea that captures imaginations and cash flow. The program also gave me the confidence to execute those ideas. It was during this program Operation Hope helped me realize that one should run his or her life as a business every day. I am the boss and owner, and your network of connections are different branches of the business. The decisions I make every day propel me towards my end goal of making Tailored Party, visit: [www.taylorredparty.com](http://www.taylorredparty.com), Instagram @taylorredparty a success. I am truly thankful that Operation Hope helped me pinpoint my dream business while at the same time instilling the skills, I needed to achieve them. "

*-Taneshia Taylor, SunTrust Bank 17th & I NW Washington DC*

"I would like to take this time to express my gratitude for this program. I am a single mother of three children and a native of Washington, DC. I have gone to school in hopes of bettering my community. However, this often was sidetracking due to the demands of parenting and working full time. I also wanted to start a non-profit but didn't know where to start. This course has taught me how to find my niche. Ms. Harrison also taught us to have multiple streams of income. Now, my nonprofit idea turned into how I can be more effective in my community through multiple avenues. I really appreciate Ms. Harrison dedication and her availability via telephone and email and her encouraging emails of "YOU CAN DO THIS!" So once again, I would like to take this time to saying thank you. Thank you for helping myself and others who have a dream and just needed someone to believe in the dream."

*-Carman Wilkins, Entrepreneurial Training Program Client, HOPE Inside D.C. 17th, SunTrust Bank*

"I feel privileged to have been a student in the 12 Week Entrepreneur Program. The information communicated was life changing for me. I learned how to write and pitch an effective business plan. Thank you for taking the time (one on one coaching) with me, and your encouraging famous words "YES, YES, YES"" , You Can Do This!"

*-Patricia Morgan, ETP Business Client, HOPE Inside DC 17th & I, SunTrust Bank*

"My wife and I simply thank you for an excellent workshop. It was professional, personable and practical. It was obvious to us, and I'm sure to all in attendance, that you are an expert at your craft. You delivered the material in a very personable way through the inclusion of your own experience, and that of your family. Thanks for a presentation that was laid out with such simplicity that anyone could easily understand and applied. I am personally thankful for the insights you gave regarding my own credit situation. After our one-on-one session, I walked away with confident knowing that in few months my credit scores will certainly improve. We are looking forward to the 12-week training and am certain that it will further empowered us to accomplish other goals we have set. Thanks again Cynthia!"

*-Dr. & Mrs. Herman King*

"When I first started the class, I only had an idea. I didn't have a business name or details. I also was scared and lacked confidence about starting a business. Taking this course gave me so much confidence. It also helped me to focus on my own personal finances. Since I finished the class, I gained a new client, a name, and detailed services. I now dedicate my personal time doing research for my business and working on my business in general. I'm also working on my financial plan by obtaining investments and getting out of debt."

*-Nekesha Whitaker, Atlanta Grassroots Foundation, HOPE Inside BB&T, Atlanta*

"When I first started this program, I had no clue of what a business plan was! I knew I wanted to become an entrepreneur. I also knew I had goals and a plan, but I wasn't aware of the different components that came with becoming an effective entrepreneur. Since I started the program back in October of 2017 until the graduation and completion of the program in December 2017; the information obtained has been phenomenal! Every speaker and class was very informative as well as encouraging. I learned not only about a business plan but how to pitch my plan in 5 minutes which was definitely a challenge! But through all of the training, support, research and commitment, I was entered into a competition and won second place with a laptop, books and \$1500.00 to go toward my start-up cost for my business. Since then I've accomplished such progress through this program. I will be starting my new business next year and I'm very excited about the beginning process. I would like to extend a great big thank you out to Jewel Thompson an outstanding teacher! She gave me a new way of researching for a business! I know for a fact that I will be successful and I owe it all to Ms. Jewel Thompson, my classmates and all the speakers who poured into my life! If I had another opportunity I would do over again and again! And if anyone is looking to start a small business I encourage you to contact Jewel Thompson at Operation Hope because there's definitely Hope for your thoughts of a business. Never give up even if it doesn't make sense at first.

*-Dollethea Chandler, Owner of "Humble Beginnings", Entrepreneurial Training Program Client, HOPE Inside Atlanta, BB&T Bank*

"Back in late July/ early August, I called James and asked him to meet with me to discuss the Operation HOPE program. I was interested in having him speak to my residents about OPERATION HOPE, but I wanted to know more about it. He came in to meet with me, very professional, but he was much younger than I thought he would be... Honestly, made me raise an eyebrow... I thought "What can this young man tell my Seniors?" After listening to his "elevator pitch" about OPERATION HOPE, I scheduled him to come and speak to my residents the next month. I told him that unfortunately, my residents need what I call a "participation incentive" ... He knew exactly what I meant, and we came up with the plan to somehow incorporate BINGO in his presentation. Time for his presentation arrived, he was early and completely prepared and professional. As a general rule, I sit in on most presentations, especially from new presenters. Plus I wanted to see how he was going to incorporate BINGO into his presentation. Which, by the way, including BINGO into the presentation was an INGENIOUS idea! I had 25 residents come to hear the presentation and to play BINGO. 25 residents participating was HUGE cause I only have 74 residents total... That was 1/3 of my residents participating. I was very happy! During James' presentation, he shared some really good information about budgeting, credit scores, and tracking your expenses. He gave an example of a young lady's (Jane) budget with the normal things, (i.e.

rent, utilities, cable, credit cards, fast food.) So, in his example, Jane was spending about \$200 per month on Fast Food and eating out. I thought to myself... "Who does that?" "Who would spend that much money on fast food each month?" About half way through his presentation, we played BINGO for two (2) small prizes and the residents LOVED it! So, after the presentation, I signed up for a personal one on one counseling session with James. I had learned a lot during the presentation, but wanted to learn more about my own personal finances. I knew how to budget, but I was NOT tracking my expenses. I also wanted to look at my credit report. So just out of curiosity, prior to my appointment with James, I pulled my bank statements for the previous two (2) months. I wanted to "track my expenses" and see where my money was going? LO & BEHOLD... I WAS JANE!!! For the last two (2) months, I had spent over \$200 per month on fast food or eating out!!! WOW! When I revealed to James that I was Jane, he helped me to get set up on MINT.com to help me track my expenses. I NO longer spend \$200 per month on fast food thanks to James and OPERATION HOPE! I now only spend about \$75 on eating out. James and OPERATION HOPE also helped me to look at my credit report (which I was terrified to see.) It needs work, but it's not as bad as I thought! Thank you, James Jordan, You, Mint.com and OPERATION HOPE has changed my life! It completely changed my outlook on sticking to the budget and tracking my expenses. Thank you so much!"

*-Joretta Brown, Credit & Money Management Workshop and Credit Counseling, HOPE Inside Synovus, Columbus, GA*

"James went into great detail with the credit and money workshop. I was very satisfied with the session and information. I learned a lot about credit and money. I would recommend this class to friends and family."

*- Fernando Aguilar, Credit and Money Management Client, HOPE Inside Orlando, SunTrust Bank*

"The class was very educational for me. I learned how to budget and learned different ways to correct my credit and also different ways to build my credit. James was awesome at explaining and answering my questions."

*-Christopher R. Dickey*

"I am excited to let you know that we have an appointment set up to go look at the house I sent you a picture of. I got in touch with one of my mom's old friends that is the manager of Remax in Picayune. She is going to take us to see the house, and she set us up with a loan agent that is also a manager over Bank Plus, to help us with getting our USDA loan. We already got the papers from him; we are just waiting to look at the house before we take the papers in to see him at Bank Plus. I am so thankful for everything you are doing to help us. God knew we needed an Angel and he sent you to us. I just wanted to share the great news and I will let you know how the house showing goes. :) Best wishes and God Bless, Nadya."

*-Nadya Hudspeth, Credit Counseling Client, HOPE Inside Florence, SunTrust Bank*

"Today when I arrived, I had a closed mind about my finances as well as my future. Now that I'm leaving from talking with my consultant, I truly have an "open mind" of where I want to be in the future. Thanks so much."

*-Alice Jones, Credit Counseling Client, HOPE Inside Florence, SunTrust Bank*

"I would like to say that being a part of the HOPE Inside program makes me feel very excited to get started making positive financial changes in my life. I am starting to manage my money and build good habits where money is involved! My experience has been a great."

*-Audrey Cole, Credit Counseling Client, HOPE Inside Florence, SunTrust Bank*

"My name is Jasmine Anderson, and I am recent graduate of the Operation HOPE Entrepreneurship program, where Ms. Robin Haynes was my instructor. There are so many positive things I can say about her and the program. First, I would like to say thank you to the individual(s) who implemented this program. There are so many people in the city of Baltimore like me, who would love to start their own business but just have no idea how. There is a lack of resources in a lot of our communities. Many assume that there is lack of motivation, but that couldn't be further from the truth. A lot of us want to rebuild our communities and start businesses that are mutually beneficial for the community and ourselves; we just lack information and resources. I am very appreciative for this program, and even more grateful for people like Ms. Robin. She was open with us, patient with us, honest with us, and more importantly, she knew what she was teaching. She wasn't simply talking the talk; she was walking the walk, leading by example. That's what we needed; someone who showed genuine interest in helping others succeed and motivating us when we felt like giving up. Personally, I had a few obstacles throughout the program, and Ms. Robin didn't give up on me. She was there when I needed her, and didn't push me away. She gave me courage and strength when I thought I didn't have any more to give to myself. She has given me knowledge in my personal finances and assured me that my taking my time is alright. She explained to me how my personal finances have to be synchronized with my business finances, and if that took some time, it was alright. Trust the process. More than 75% of the information I obtained while attending the program, I never knew about. I had no idea what a DTI ratio was, or how important it was to build credit. Operation HOPE does just what the name states; gives you HOPE. I am forever grateful to this program, and even more grateful to such a beautiful soul as Ms. Robin. I can honestly and whole heartedly say, that she has got me for life, she's stuck with me. Anytime she needs me I will be there like she was and still is for me. Thank you, Ms. Robin, for simply being you, and thank you Operation HOPE for believing that we all deserve a chance to make our mark in the world."

*-Jasmine Anderson, Entrepreneur Training Program, Fall 2017, HI Baltimore BB&T*

"A good friend at my church recommended HOPE, she was taking a business class and was all the rave about it. She took the class because she wanted to fulfill a dream she had to start her own business. She spoke so highly of the class that decided I needed to take the class also, and I did just that. I am truly glad I took the class and completed it. Robin Haynes was a disciplined instructor who took serious interest in all of her students. If you

wanted to start your own business, (and was willing the hard work in) she was more than willing to jump in the trenches with you. She was not going to just stand on the sidelines cheering you on, she was going to walk with you or run with you at whatever pace you are willing to take. She was willing to do just that. to (help) make your dream a reality. In the class, we learned a lot about starting a business including, but not limited to, the different types of businesses and the many things needed to start a business; it all culminated with writing a business plan. That was the most challenging part of it all. I did not know if I was going to finish the business plan I started to write. However, not wanting to quit, I pressed on to finish the thing that I started. I am so glad that I did. Finally, I would highly recommend this class to my friend, colleagues, and strangers I meet when networking. I look forward to using the information I have learned, not just to work on my business but also encourage others to also pursue their dreams also."

*-Bridget Wright, Entrepreneur Training Program, Fall 2017, HI Baltimore BB&T*

"Operation Hope helped me focus and build a strong business plan. The program provides a great foundation for business owners."

*-Angelita Crawford, Entrepreneur Training Program, Fall 2017, HI Baltimore BB&T*

"Words cannot express the gratitude for being in Operation Hope's Entrepreneur's class. I overheard Robin Haynes speaking about the class to a client and I inquired about the program; I am so glad I did. The class has helped me solidify my dreams and it forced me to change my mindset regarding starting a business. The class is a great tool for peeling off the layers of a dream; it forces you to look beyond the dream to recognize the work required to bring the dream to a reality. Make no mistake being an entrepreneur is hard work, therefore, the class separates the dreamer from the entrepreneur. Robin Haynes is the best at making you look at the real picture and forces one to address whether they have an expensive hobby or a genuine business venture."

*-Johnnie Palmer, Entrepreneur Training Program Graduate Fall 2017, HI Baltimore BB&T*

"Ms. Mister was an excellent instructor. She was informative. I enjoyed this class.

"When I began the Operation HOPE 12-Week Entrepreneur Success Program I thought I knew exactly what I was doing and wanted to do. But it didn't take Bruce Montgomery long to help me understand that if I wanted to achieve any level of success I needed to sharpen my focus. The skills I learned and the tools I was exposed to will help me day in and day out to grow my business and live my dream. I will be forever grateful for the direction, guidance and sincere concern for my business goals I receive and will continue to benefit from through my on-going connection to Operation HOPE."

*- Erik Jones, CEO, Blue Sapphire Experience - A Whole Foods Market Small Business Supplier*

"Thanks to your great advice, monitoring and tracking I am close to the 700 score and my credit is now in a better place. Thank you for partnering with FCBC with the classes! They have been invaluable!"

*-Simone Lawson*

Mr. Brian White opened a savings account at SunTrust Bank and was referred to Operation HOPE, he had a score of 483 and now it is 615. Mr. White stated, "I wanted a fresh new start and wanted to rebuild my credit to be able to purchase a home in the future. I used to have a credit score of 483 and now it is 615! I want to thank Millie Agosto, my HOPE Financial Coach for helping me every step of the way."

*-Brian White- Credit and Money Management, SunTrust Bank Tampa HOPE Inside*

"My name is Sandra Hector. I was a member of your workshop in 2016 and still continue to consult with you as I built my credit score. The credit workshops have made such a tremendous difference in the way I am now able to manage my finances. I have learnt to apply the budgeting principles on a monthly basis, this way I am in totally control of where my dollars are going. Esther, thanks so much for assisting me monthly to improve my credit score. When I began this process it was in the 500s. Now, because of your advice and persistence, my credit is 620 and continues to improve. I was invited by my credit union to apply for the 1st time home buying program because of the counsel from OPERATION HOPE! On December 20th I will close on my new home and become a First-Time homeowner and accomplish the American dream!"

*- Sandra Hector, Credit and Money Management Program, HOPE Inside Tampa, SunTrust Bank*

Shaveka Satcher and Jonte Scott came in to our location in August to work on their credit together as friends, holding each other accountable to achieve their goal. As at today they have both seen progress with Shaveka who began program at 542 - in 4 months is showing a credit score increase of over 100 points at 672 to date. Again...more and more clients are seeing increase in less than our 6 months mandated follow up. The KEY - following-The action plan! The action plan and the budget are the most important part of the initial coaching session if we are to achieve meaningful success.

*- Saveka Satcher, Credit and Money Management Client, HOPE Inside Tampa, SunTrust Bank"*

"I am writing this letter in regard to the exceptional service Operation Hope and Harold Gillespie has provided me in moving my finances in the right direction. Our initial meeting Mr. Gillespie provided me with a plan and the necessary tools to get my credit score moving in a positive direction. In our initial meeting my credit score was 475 and today my score is 623 a 148-point increase. I am a step closer reaching my goal of becoming a home owner. Also, the workshop that I attended gave me the necessary tools to budgeting my money and owning a successful business. Operation HOPE has given me my life back!"

*- Tammarra Miller, Credit and Money Management Client, HOPE Inside Memphis, SunTrust Bank*

"On December 6th, we had the privilege of having Mr. James Jordan speak to our faculty about financial literacy. Wow! What an eye-opening experience. Mr. Jordan's vast knowledge of budgeting, savings, credit and overall money management was excellent. Our

staff learned a lot about the do's and don'ts, the pitfalls and the skills necessary to maintain a good financial reputation. Mr. Jordan is a natural teacher and his ability to keep the audience engaged in his presentation made the time go by quickly. We are looking forward to having him come back again for another workshop."

*-Dawn Jenkins, Principal, South Columbus Elementary School*

*Credit & Money Management Workshop with HOPE Inside Synovus, Columbus, GA*

"Hi. My name is Lakesha Stringer here in Columbus GA. I attended Operation HOPE's workshop lead by Mr. James Jordan on August 31st, 2017. After the workshop I had a one on one session with Mr. James Jordan...it was life changing. First of all the workshop was life changing. Having someone tell me I needed to be confident, and to be disciplined and not only my budget, but for myself to save, to take care of myself, to do the things that I need to do in order to maintain wealth is amazing. To have someone do this and not charge me to do it is beautiful. I would just like to say thank you Operation HOPE for giving me hope, for showing me how to have confidence in my budget and in myself and to be disciplined enough to be wealthy. Not only in finance but in mind. Thank you."

*-Lakesha Stringer - Credit & Money Management Workshop & Credit Counseling, HOPE Inside Synovus, Columbus, GA*

"I closed on Friday!!! Less than 6 months after I started my work with you. Couldn't have done it without you!!" Dear Mr. Harold Gillespie (Operation Hope) ..... Writing to say thank you, for your guidance on Credit and Money Management. I now realize the importance of having and maintaining a good credit score. I must admit I was not a big advocate of caring about credit and financial freedom until I sat with you in July of this year. The decision to sign up for the one on one credit and money management counseling with Operation Hope has been life changing. When I started the Credit Counseling program my credit score was 547, you advised me on what avenues to take, such as paying my open collection accounts off, lowering my current credit card balances to under 30% and to also make my monthly payments on time. In a matter of months my score went from 547 to 638 an increase of 91 points. I wanted to say thank you to Operation HOPE and yourself for putting me on the right track by giving me the vision and opportunity to be a part of the 700-credit score community. My goals and plans are not a dream anymore, the future is looking bright! Again, I cannot express my level of appreciation for all your hard work. When I started the Credit Counseling program my credit score was 547, you advised me on what avenues to take, such as paying my open collection accounts off, lowering my current credit card balances to under 30% and to also make my monthly payments on time.

*-Katina S. Lasing, Credit and Money Management Client, HOPE Inside Tampa, SunTrust Bank"*

"Ms. Hayes was very helpful, patient, and informative. The information she presented was easy to understand and helped me realize what I had to change about the way I was conducting my personal business. I am grateful to her."

*-Tessa Smith, Credit and Money Management Client, HOPE Inside Memphis, First Tennessee Bank*

"We greatly appreciate the assistance that we received today to better our credit score. James did a great job explaining and taking care of several things for us in just one visit. We are very grateful for Operation Hope and very excited about a business expansion once our credit score increases. "

*-Henry & Maria McGruder - Credit Counseling with HOPE Inside Synovus, Columbus, GA*

"My name is Matrid Lynwood and right now I am so grateful to Operation Hope Inside SunTrust Bank Tampa FL for their assistance- in particular Esther Fife my coach who has assisted me in rebuilding my credit after major health issues, the loss of my sons and almost losing my home. Although I have a college education my brain felt so scrambled that I did not know where to start. In December 2016- 1 year ago I began the program after being referred by Steve Baker at SunTrust Bank Fowler Ave to Ms. Fife. I had a credit score of 488 /546. Due to the assistance of the Operation Hope Inside SunTrust Bank Tampa and the Credit program I am now at a score of 634 and I can see the light to get a mortgage refinancing loan so that I can stay in my home. Today I came in to get assistance from Ms. Fife to pay off 6 collection items and we requested and received a deletion. I anticipate my score to increase even more after 30 days. Thank you to SunTrust for referring me to Esther Fife at Operation Hope who has been so patient while I was going through this process. I cancelled several appointments but every time I called she always had time to fit me in her schedule. I have been recommending my sons who are impressed by the progress that I have made to Operation Hope."

*-Matrid Lynwood Credit and Money Management Hope IN SunTrust Bank Tampa FL*

As Financial Coaches we have to motivate and inspire our clients. Once you are able to do this the clients will work very hard on achieving their goal. This is an example of a couple that was struggling with their budget. They want to purchase their home but were not practicing the steps of maintaining a proper budget to achieve their goal. This client Megan Amieva created a way to manage her budget and keep track of it. She was so excited to show me. After the Credit & Money Mgmt. class she was inspired to make a change. She Stated, "I know that in the past I did not budget wisely and after the Credit & Money Management Class I created a system of budgeting that will work for me. Going to the Credit & Money Management workshop opened my eyes. Not only am I tracking my expenses and saving money this helped me increase my credit score from 598 to 648. I now have a handle on reducing debt and saving money to purchase my home, thank you Coach Millie Agosto."

*-Megan Amieva, Credit and Money Management Client, HOPE Inside Tampa, SunTrust Bank*

March King a business owner and a 20-year SunTrust Bank client is so ecstatic about receiving news that he increased his credit score by 117 pts. Happy is an understatement. He is ecstatic about how SunTrust Bank referred him to Operation HOPE he just cannot believe he has good credit now. He has struggled with his credit for many years and did not have a clue how to rebuild it. The Branch Manager Jenny De Jesus assisted Mr. King and

said, "I have the solution for you!" Mr. King was declined for a bank loan. She said, "I'm going to refer you to Millie Agosto Financial Coach for Operation HOPE. She will help you with your credit. Once your score increases, we can revisit your loan request and get an approval. March King Stated "I am so thankful that the Bank Manager and Operation HOPE Financial Coach help me with my credit. This is such a blessing and I will continue to maintain good credit for years to come. Thank you! "

*-March King, Credit and Money Management Client, HOPE Inside Tampa, SunTrust Bank*

"Operation Hope was a huge help to me and to rebuilding my credit score. James went through my credit reports with me line by line to help me understand what I was looking at and what I needed to do to improve it. There were things on there I didn't know about and wouldn't have without his help. My score went up almost 100 points and I went from poor credit to an average credit rating. It's been an ongoing process that they have helped me with every step of the way."

*-Danny Roper, Credit Counseling at HOPE Inside Synovus, Columbus, GA*

"My encounter with Robin Haynes has been a life changing experience since meeting up with her on September 7, 2017 through her teaching at Operation Hope. She has taught me helpful business practices for what was my start up business idea to actually writing a business plan. She has assisted with the organization of my personal financial portfolio, by setting goals to save and ways to increase my credit score. With her extensive knowledge in finances and previous business experience she encourages discipline in spending and the mindfulness of what it will take for being a start-up business. She is truly a gem!"

*-Sherri Thomas, Entrepreneur Training Program Winter 2017, HI Baltimore, BB&T*

"Though I have known Robin a short time, I am delighted to write about her. I met Robin at a F.I.N.E. Women Conference in the spring of 2017. I attended her financial workshop and was struck by her depth of knowledge and her personal transparency. I immediately contacted her, we set up an appointment and she became my financial business coach. We met either face to face or on the phone. She informed me of her Operation Hope Business Class, and I signed up. I had started a business, but had no real written plan. Fast forward 12 weeks later. With her guidance, I was able to produce a meaningful and workable plan. Robin provided support and feedback as needed. She was honest yet supportive. I look forward to our continued professional and personal connection."

*-Jacqueline Frierson, Entrepreneur Training Program Winter 2017, HI Baltimore, BB&T*

It is great to hear when others are spreading the word about Tampa HOPE Inside. Ms. Janisha Hardrick was referred by a co-worker. They were talking about credit and purchasing a home. Ms. Hardrick took the opportunity to take advantage of the program and is on her way to rebuild her credit, she stated, "I was amazed by the Credit & Money Mgmt. Workshop. I understand the importance of credit and saving money."

*-Janisha Hardrick, Credit and Money Management Client, HOPE Inside Tampa, SunTrust Bank*

Feeling accomplished, my client who was determined to do a bankruptcy back in April when she came to see me, I spoke to her and her husband and prevented them to do so. Yesterday I went with them to court to settle one of their accounts with best buy and they were able to make a good deal. He was being sue for 2800 dollars plus court fees. I was able to translate and talk with the lawyer from midland funding collection company. My client offered 800,00 payment and then work out a 50.00 payment plan for the remaining. Client was given 1000 dollars discount on the account client will pay \$2000 in total. When we left, they were so grateful. Last month my client set up a payment plan on a student loan that was in default. He is on his way to a resolution by paying an affordable monthly rate until next January. This will prevent him from having a salary or tax return garnish. He was very grateful for the financial assistance.

*- Ana Rojas, HOPE Financial Coach, HOPE Inside Miami, SunTrust Bank*

"My husband and I just attended the Credit and Money Management Workshop with David Daly and it was a great experience. We are a young couple; we went to SunTrust to start a savings account and figure-out the first steps. They recommended Operation HOPE for us and set us up with David who taught us a lot about how credit works, getting credit cards, setting up and doing the budget. We know we need to do it, we just haven't. Growing up through "08" ... seeing what my parents go through the recession, debt and so many other families and seeing what debt has done to them and their lives, I want to stay away from that. This has given us the power and knowledge to make that happen."

*-Allison Durham & Brandon Durham, Credit Counseling Client, HOPE Inside Kissimmee, SunTrust Bank*

"Hello, my name is Kimberly Wallace. I am working with David Daly. I am currently completing the Credit and Money Management program. David Daly and I have been working on my credit to get my score up! It has been very good consulting with David. We meet on a regular basis and our meetings have been very fruitful. He has been extremely explanative of all of the information that I need. He is excited which makes me excited and hopeful for the future! I have a plan that is clearly written for me to understand and follow so that I can reach my success in my financial goals."

*-Kimberly Wallace, Credit and Money Management Client, HOPE Inside Kissimmee, SunTrust Bank*

"This class was an excellent resource. I really enjoyed learning new information I did not know or understood. This workshop has been very helpful and eye opening for me. The workshop was very informative. Erica was very knowledgeable and pleasant. She presented the information with clarity. I really got a lot out of the workshop. It was much needed. I have to say thank you so much for your knowledge, constant help and understanding. You are really a blessing. I would have never been so prepared for my business without you. You taught me how to discipline myself with money to have a business. You explained everything I needed to know in words I understand and could explain to others. Robin, I met you working as a contractor dreaming to have more than a

week's pay in my savings account now, I am preparing to start my own business. I will never be able to thank you enough for your time, extreme knowledge or entrepreneurship and patience. I understand what giving yourself 100% looks like. Thank you for everything."

*-Hope Bishop, Entrepreneur Training Program, HI Baltimore, BB&T*

"Robin Haynes, a business mentor coach, instructor has been the beacon of hope and light in my life. Since taking her class the first time, I've been able to write a business plan, have registered my business in Maryland, and will be in a position to launch VHTS in 2018. All due to the teaching and motivation that Ms. Haynes presents to all of her students. She teaches in a very simple, practical and humorous way that I am able to understand, not only in business but in my personal life."

*-Valerie Keys, Entrepreneur Training Program, HI Baltimore BB&T*

"Ana just to update you, Diego loan is pre-approved for FHA I have already provided him the pre-approval letter the next step is for him to go looking for a home."

*-Isabel Serra, NMLS 457774, Senior Mortgage Loan Officer, SunTrust Mortgage, Inc.*

"Hello James,

It was very informative, and a relief being able to sit down and talk to someone about what I want to accomplish credit wise. Thank you for your time and I will definitely get that additional documentation to you. Thank you."

*-Sean Smith, Senior Systems Engineer, Network Engineering-Virtualization*

"Found the workshop very informative. James was helpful in explaining the credit information. Could also tell that he was genuine in wanting to help with everyone's credit concerns. Will be recommending the workshop to anyone wanting to repair or understand their credit."

*-Sean Harrington*

"Thank you! James did a great job. I learned a lot. James was able to answer all my questions to best my best understanding. Thank you for helping to learn more about my credit. I look forward to our financial session."

*-Roldophe Jules*

"Good Morning Ana,

Just wanted to update you. The wage garnishments from the DOE have been suspended. Of course I'm super excited about that. Thank you for helping. I can save a little more now. We'll schedule a meet up for next month."

*-Lawrence Thompson*

Married Couple Mrs. & Mrs. Amieva found the help they needed from Operation HOPE they want to start the process to rebuild their credit and purchase their home. They been married for 3 years and now it is time to start a family. Mrs. Katlyn Amieva stated, "I did not know what to expect but now I feel like I have the hope to achieve our goal. Operation HOPE stands by its name."

*-SunTrust Bank Tampa HOPE Inside- Millie Agosto- Financial Wellbeing Coach-Credit Counseling*

Mr. and Mrs. Lucas who began the Credit Program in July (4 months ago) has now reached their goal....and still going...! Mr. Lucas who had a 0 score is now at 712 – Mrs. Lucas who began the Credit Program at 598 is now at 726! Ms. Lucas advised me that she will be car shopping this weekend for a much-needed vehicle for her family! Love these 0- hero stories!!

During a recent Small Business Development Workshop held at the SunTrust Financial Confidence Center a workshop participant who was trying to determine if she was on the right track with her business venture said, "Great Job, thank you for the vital information, it was very helpful to me."

*-Mary Nealy, Small Business Development workshop participant, HOPE inside SunTrust Financial Confidence Center Memphis, TN*

"Hi Ms. Porter, I hope all has been well with you. I have been meaning to reach out to you and let you know I am a home owner. I closed on my first home on October 27. It has been overwhelming and exciting at the same time. I thought of you and wanted to thank you for all of your advice and help. I truly appreciate you. I'm still trying to figure things out, like how do I make my first mortgage payment. Which insurance covers what, but I'm on it. Again, I thank you."

*-Carolyn R., Homeownership Program Client, HOPE Inside Orlando, SunTrust*

"I learned a lot about my credit history. The workshop was so insightful. I'm very appreciative and pleased with the information I received today at the workshop. This workshop had tons of helpful information. It was very informative. Erica was very knowledgeable, and I learned so much about credit. Really enjoyed the counseling session. James Jordan made it all incredibly easy to understand and I look forward to starting the one on one sessions. I would recommend to anyone interested building their credit or even just obtaining a better understanding of their credit report."

*-Katie Jeppesen, Credit & Money Management Workshop, HOPE Inside Synovus, Columbus, GA*

"Hi Eric,

Thank you so much for coming in all of my six classes in Human Development classes and explaining what financial literacy is for students. I know it can seem like a task, but you were a great motivator for students to really understand the crucial part of life-financial independence and credit in this country. My students had positive feedback with your mannerism, information and honesty about building financial credit and good decisions from the workshop in my classes. I already know that some of them are going to visit you so they can ask your personal questions about their FICO scores and establishing good financial habits. Again, I want to thank you for taking the time in coming into my classroom and presenting. I will definitely be calling you in the future for the financial literacy presentations in all classes. You were professional, down to earth and made the presentation easy to follow for students, especially the first-time college students. Thanks.”  
*-Roza Ekimyan, Ed.D. Associate Professor of Human Development Compton College*

Hope Inside Memphis Crosstown Concourse began a series of workshops for Brown Baptist Church in Southaven MS this month with the first one on October 17th. There was a very good turnout of future Entrepreneurs in attendance. Here are a few comments given about the class from those in attendance. "The Presenter was excellent, very very informative; can't wait until our next session!"  
*-Letrice Norwood, Hope Inside SunTrust Bank Memphis Crosstown Concourse*

"The speaker was very informative and detailed with the information of starting a business."  
*-Sherrell Walton, Hope Inside SunTrust Bank Memphis Crosstown Concourse*

SunTrust Bank Client Carol King Completed the Credit and Money Management program with great news. She started with a credit score of 587 and now she has a score of 661. She stated, "I want to thank SunTrust Bank for referring me to Operation HOPE this has been an amazing experience! I want to thank Millie Agosto for helping me in the process."  
*-Millie Agosto- Financial Wellbeing Coach- Credit Counseling*

Javier Andrade was very excited he increased his credit score 137 pts in just 3 months. He stated, "Thanks to Financial Coach Millie Agosto he is closer to achieve his goal of being a homeowner." Mr. Andrade had a low score of 480. He followed his work plan and was able to increase his credit score to 617. He is very motivated and closer to achieve his goal of becoming a homeowner.  
*-Millie Agosto-Financial Wellbeing Coach-Credit counseling, Credit & Money Mgmt., SunTrust Bank Tampa HOPE Inside*

"Hello Eric,  
I wanted to thank you for your amazing presentation. I like the ""realness"" of it and the different insights. I will forward clients to your organization more often for sure.  
*-Stephanie Whack, Outreach Program Counselor, Haven Hills*

Partnership with SunTrust and Operation Hope improves the lives of their clients and the community! Here is a thank you note from a VP Banker at SunTrust who referred a client to Hope Inside Tampa after he was declined for a loan with a 540 credit score just a bit over 6 months ago. Now with the help of Operation HOPE Credit program. The client is now at 736 and was just approved for an unsecured credit card. He is now ready to apply for a mortgage with SunTrust as well.

"Hi Esther,

Thank you so much for your partnership I am pleased to share with you that Dr. Thomas Manton was approved for an unsecured credit card on 9.15.17. On behalf of our Premier Banking client I thank you for your assistance in this regard."

*-Charmaine Earlington-Wong, 2016 Gold Performance Excellence Award Winner, Vice President, Premier Banker, SunTrust Bank*

Dr. Thomas Manton was a customer referred from SunTrust bank in 7/16 and have graduated from the Credit and Money Management Program and the 700 CSC Program. Dr. Manton also attended the Home Buyers Workshop as his hope is to purchase a home in the near future. Recently Dr. Manton after following the steps on his action plan - obtaining secured cards and making timely payments while keeping the balances low- got a huge increase in his credit score to 714 in a five-month period. He is very pleased and has expressed his plans to volunteer at future CMM workshops as a true example of how successful anyone can be in building their credit and fulfilling their dreams.

*-FWC*

Mr. Cruz and his wife Ms. Cruz were referred to Operation HOPE by a manager of SunTrust our partner. Mr. and Mrs. Cruz began the work together with coach Esther Fife of disputable items. There was a lot of interaction with creditors and the credit bureaus but persistence and determination paid off. They both have increased their score, Mrs. Cruz to 753. Mr. Jose Cruz to 698. They are now ready to revisit their plans for home ownership with their banker at SunTrust Bank. They are grateful to Operation Hope for their assistance and to Charmaine Wong at SunTrust for referring them to us to assist with their credit building!

*-FWC*

Ms. Keaton began the program with Operation Hope in July 2017 and has increased her score to 678 in just six weeks. Ms. Keaton who actively followed the steps of the action plan and began with disputes followed by actively paying down her trade lines and keeping them in great order was excited to hear the news and have immediately began making plans to achieve her goals while beginning a Savings plan which she was unable to do before with a lower credit score and high interest rates. Thanks to Operation Hope Credit Program she is now on her way to financial freedom. "I really like the class. The teacher

(James) was very creative and spoke clearly so that I can understand the importance of having a good credit score."

"I was very pleased in the way the Financial Coach lectured about the credit system. I left with information I didn't know. This is opening the door for one to establish a good credit score. I thank the bank for setting up this class. Thanks again. I deeply appreciate it."  
*-Julio Livingston*

"My name is Brittany. James spoke very thoroughly, I understood everything he explained. He really helped me to understand a lot about building credit. He spoke so promptly I would like to follow up with him."  
*-Brittany Wilson*

"Today's workshop was very informative. James Crim was very knowledgeable and patient in answering questions. It was apparent he was really interested in helping the participants."  
*-Felice Jones*

"The class was very informative. It helped to reestablish the importance of credit and money and how credit is reviewed. Its helping people to get back on the right track with their loans or establish future credit. For the class to be a free service is great. Hopefully more people will hear about it and attend. It should be filled up every week. Hopefully the class can be a little longer but I know with my upcoming counseling session we will go further in to the details. James was very polite and knowledgeable in teaching and I hope his efforts and advice will be taken and followed." \_  
*-O. Douglas*

"Eric: Thanks so much for your sponsorship and participation in our ""Empowerment Summit"". You did an amazing job on the panel, leaving many asking to take the session longer and larger room! Thanks again."  
*-Ron Turner*

"This workshop was very informational for me. It was well presented. Erica was very knowledgeable. She helped me understand credit and money management. This workshop was very helpful. There was so much positive information shared. I really enjoyed it. The workshop was simply Amazing! Erica was extremely encouraging and uplifting. I was able to get a lot of information that I did not know. Thank you, Operation Hope, !!!"  
*-Mr. and Mrs. Walls (SunTrust Bank Clients)*

Ms. Lorraine Sailor started Operation HOPE Credit and Money Management Program in August. She just had her first 30 day follow up and was very pleased because she had 11 negative items and 9 were deleted. Ms. Sailor stated, " This is a blessing. God's work! I am so pleased with the program. Operation HOPE works."

*-Lorraine Sailor*

"I thank you for class today and all the valuable information that you gave us. I am grateful for the time you took to explain things and some of the laws of the land for credit repair. I would love if I could get a one on one session with you to get some personal solutions to fixing my husbands and I credit score. Please let me know if that's something you can do what the fee would be. I hope to hear from you thank you again for your knowledge that you gave us today."

*-Angela Perry, Credit and Money Client, Hope Inside SunTrust, Atlanta*

"I really enjoyed the course and certainly learned a great deal. The information deepened my understanding of many components of home buying and financing assistance that I thought I knew and also exposed me to many things I was completely unaware of. All the instructors were amazing!"

*-Judy W., Homeownership Client, HOPE Inside Orlando, SunTrust*

"Hello Porsha, I must say the class was awesome, very informative, professional you all kept it interesting, it was not all about getting the certificate but obtaining knowledge and feeling comfortable about taking this big step. and you all certainly did that for me and [Cesar]. We talked about it afterwards as well. I congratulate you on a great job and please share my appreciation with your team. God Bless you all for ALL you do."

*-Maria Garcia, Homeownership Client, HOPE Inside Orlando, SunTrust*

Habitat for Humanity Program Director, Antoinette McKay was very appreciative that I was able to rearrange my schedule to present to future homeowners this past Saturday.  
Feedback from attendee's evaluation forms:

"This was an amazing class. Jounce was very clear about we need to do to become homeowners."

"I learned how to use the debt validation letter."

"I learned how to negotiate lowest payoff with collection accounts."

"This class was very educational."

"I was empowered by learning how to repair my credit on my own."

*-Habitat for Humanity attendees, Credit Workshop, Hope Inside SunTrust, Atlanta*

Unbelievable changes, my client Sarai Sardinia's started working with me with a credit score of 585 back on May 2017, she is working so hard on her credit and today 4 months later she reached 716, 0 collections and got approved a 2000 dollars credit card at our SunTrust Branch HOPE inside location.

"Our relationship developed a little over a year ago with Operation Hope, as we developed this partnership, we weren't quite sure of what to expect. Our partnership consists of several points of contacts to include Cherelle Hood-Silue our local point of contact. She serves as a knowledgeable source, in addition a reliable partner during workshops. She does not hesitate in assisting during presentations and providing information whenever needed. I appreciate the timeliness not to mention the responsive manner Cherelle has extended for us over the past year. It has been especially helpful to be in a position to call upon someone of her expertise. In sum it continues to be a pleasure working with such a true professional."

*-Michelle Johnson*

"Dear Sir, Ma'am: I wanted to write about my recent one on one I had with Cherelle Hood at the Good Hope Road in DC location. I walked out leaving Cherelle feeling so empowered with my plan of action of how to get back on track with my finances and credit and on the road to home ownership with a timeline of 1 year. Cherelle went up and beyond in helping me understand where I currently stand with my finances and credit and where I need to be in order to purchase my new home within one year. I plan to follow-up with Cherelle in a couple of months to start my first time home owners program with Cherelle and Operation Hope and am excited in taking these next steps. I wanted to thank Operation Hope and Cherelle for the time and information given to me as its truly been invaluable and priceless and I will continue to recommend your services and stand behind your mission."

*-Stacy Garnett*

"I would like to give the HIGHEST of PRAISE to my financial counselor, Cherelle Hood-Silue. She has been so helpful in seeking resources I need as far as credit and budgeting apps, building a financial foundation for me, and has invited me to various events to define my skills in my passion (something which is not in her job description but she does because she's passionate into making her clients feel they are family). She deserves a pat on the back and recognition for her dedication and very hard work."

*-Brian L. Daves*

Ms. Sandra Serna started the credit counseling program in May 2017 with me. Her credit score was 593, today her score is 660. Now my client is refereeing her son and daughter to our program to work on their credit building and be able to refinance current high interest car loans. Client opened a secure credit card as soon as she started and clean some negative accounts from her credit report. We are impacting lives here in HOPE inside Miami.

“Dear Ms. Cynthia Harrison: On behalf of the CACNA business group fellowship, we wanted to express our appreciation and thank you for delivering an informative and thought-provoking lecture as Guest speaker on the 13th of July 2017 at the CAC Village. It was really a splendid presentation which exposed business men and women to the fact of life. CACNA business group fellowship is an excellent firm, and we appreciated your personally, taking time to provide us with the timely information. Once again, thank you for making the meeting successful, and we appreciate your continued support.”

*-GBEMI OLUWAYIMIKA L/E Gbemi Oluwayimika Assistant Secretary, Catholic Apostolic Church (CACNA), SBW and Entrepreneur Training Introduction, HOPE Inside-DC Sun trust Bank*

SpatialGIS is extremely grateful for the support and knowledge that was given during our 10 weeks in the Operation HOPE Small Business Empowerment Program. The information and speakers were superb and provided a wealth of knowledge. This program is extremely flexible for entrepreneurs that might be working a regular job while building the company. One of the added benefits was the fact is that course was no charge to the participants is vital for companies with limited resources and capital. The leader of this program, Ms. Cynthia Harrison, was demanding as well caring for all the students in the course. She brought in a lot of her experience into the all of the sessions. The curriculum and supplements have been helpful since graduating from the program. Before this class, I had a general knowledge of how to run an effective business. Now that I have completed this course I am ready to go search out contract opportunities and build a fortified company. challenged any startup companies and non-profits to sign up for this class. You won't regret it.”

*-Kendrick O. Faison, Entrepreneur Training Program, HOPE Inside-DC, SunTrust Bank*

“I'm Jason C. Long, CEO of Jay Ye and Team Long Music. I graduated from the Operation of Hope Entrepreneur Training Program. I'm very appreciative and humbled to have been a part of this class. I've learned so much reliable knowledge in a short manner time. The lectures of each class were extremely outstanding and helpful. I seriously want to thank Cynthia Harrison for letting me attend this 12-week program. She was marvelous and I will continue to keep in touch with her, and schedule one-on-one technical coaching appointments, and attend the advance alumni training programs offered, because she and Operation of Hope Entrepreneur Training did a great job helping me with my business plan development.”

*-Jason C. Long, CEO of Jay Ye and Team Long Music, Entrepreneur Training Program, HOPE Inside-DC, Sun trust Bank*

Dear Sir, Ma'am; Generation al Growth Fund wanted to write about our experience with Operation Hope's "Small Business Empowerment Program" lead by Cynthia Harrison.

Generational Growth Fund is a not for profit organization set out to change the statistics as it relates to homeless veterans. The insight in the 12-week program gave us the needed foundation and leverage in taking the proper steps in the right direction. With the guidance of Cynthia Harrison as well as the very competent guest speakers we are now confident about the direction of our non-profit. Generational Growth Fund is now equipped to properly plan and forecast for the future with the reassurance we have a program like Operation Hope and a mentor like Cynthia to help us along the way. The insight learned at the Small Business Empowerment Program is very valuable and we feel honored to have been part of it as it reflects Operation Hope's mission. We will continue to support Operation Hope efforts as well as recommend Operation Hope's services. Keep up the great work! Very best regards,

*-Nicole Palmore, Founder & COO and Founder & Stacy Garnett, CFO, HOPE Office of Small Bus. & Entrepreneurship Hope Inside/ SunTrust 900 17th & I Street, NW Washington, DC 20006*

"The Operation Hope - Small Business Program is of inestimable value, as I can personally attest to the awakening that I have experienced after graduating from this program. I was referred to Operation Hope by a passenger one morning during my UBER run. During a typical ride I would express my plans to own a pedal tours company, share my business card and ask him/her to complete a market survey. Having sat-in on a few sporadic, local-government-run small business classes, I was sure that this was a common route to business ownership. The woman in my backseat said she loved my enthusiasm and my business idea, yet I could use assistance on kicking things into high gear. She suggested I enroll in the next Operation Hope Small Business program. When the class began, I had already conducted my own market research and came equipped with a business plan and P&L statement. I had a logo created, business cards, legally declared my business name and paid to confirm my status as a sole proprietor. Silly me. According to the instructors from other business classes I needed to "strike while the iron is hot", although I was nowhere near prepared to run a business. Operation Hope provided something that these classes did not. We met at the same time and same day of every week. Each lesson was organized and occasionally hosted by an industry-insider, and the lessons provided in-depth information about the pros, cons and strategies for business ownership success. From the very beginning, my instructor, Cynthia Harrison encouraged my entrepreneurial vision and provided a physical outline of the path towards business ownership. Key terms, definitions, links to government websites and weekly homework requirements trained me to think-business 24/7. If it were not for Operation Hope, I would have made the typical rookie mistakes that results in most small businesses failing. As an Operation Hope Small Business Program graduate I am twice as confident in my strengths, aware of my weaknesses and potential threats, and aggressively seeking opportunities. In conclusion, I would like to personally thank, Cynthia Harrison as her door and an open-mind continue to be available to all Operation Hope graduates."

*-Stephane Harried, 12 Week Entrepreneurial Training Program, HOPE Inside-DC Sun Trust Bank*

"The Operation HOPE entrepreneurship class held me accountable to myself and my partner Tyisha Jones in crafting the vision for the Kujichagulia Learning & Wellness Center.

It's because of Ms. Harrison's passion and persistence that we finished the class and laid the foundation for what will be a fruitful business. With the tools gained from this program, including templates for a budget, business plan, and additional context around what it takes to create a business, my partner and I can and will make our dream of financial freedom and self-determination a reality."

*-Sam Collins and Tyisha Jones, Partners, 12 Week Entrepreneur Training Program, HOPE Inside-DC Sun Trust Bank*

"Hello! My name is Stephen Underwood that lives in NE DC. I attended a workshop session with Ms. Cynthia Harrison in July 2017 of this year where she was instructing us how to launch and operate a successful business. It was so impactful for all of us in that session with her that everyone benefited from her business session. I also conveyed to her that I have attended all kinds of business sessions, but I have never encountered a more impactful and insightful information that has helped me improve my business acumen and people skills. The information that Ms. Harrison shared with me helped me revamp my home-based business to position my business to prosper and to be successful. The session was so profoundly effective and helped me understand the true success of business is planned and not just dreamed about in one's head."

*-Stephen Underwood, Small Business Workshop-Entrepreneur Program, HOPE Inside-DC, SunTrust Bank*

"Thank you, Jewel, last night's class (9/14) was so motivating. I gained a wealth of information and truly have Hope in what the future holds for me. I'd like to thank you again for carrying out this vision to help people such as myself who felt stuck and didn't know the next steps to take. I look forward to working with you and the Operation HOPE program because my Hope has definitely been restored."

*-Patricia Dabney, Entrepreneur Training Program Cohort #5, HOPE Inside BB&T, Atlanta*

"I've learned so much! Jewel is very great with presentations!! It made me re-think my business plan successfully!"

*-Dawn Gilbert, Small Business Workshop, HOPE Inside, BB&T Atlanta*

"Center for Urban Families implemented the STRIVE Future Leaders (SFL) program in April 2017. SFL is a federally funded re-entry program for justice-involved youth from Baltimore City that focuses on work force development and economic success. Financial literacy is an important component of preparing our youth to make positive changes in their lives to get career-ready. Robin Haynes, Financial to the Wellbeing Coach From Operation HOPE, has really stepped up to the plate to assist. She has continuously provided a Financial Empowerment class to each cohort of Future Leaders, keeping them engaged, and educating them on credit, budgeting, banking, and other important components of financial education. Most of our youth have never even entertained opening a bank account prior to

her workshop, and they do not know how to manage their money. Our Future Leader commented, Robin's workshop was super helpful, I learned most of what I need to know about banking and credit. Also, I opened my own bank account. Her energy and drive allow her a captive audience, eager to learn and apply Robin's knowledge. We appreciate Robin and her team taking the time to assist us and look forward to continuing our partnership in the future."

*-Kate Wolfeson, Credit and Money Management Client, HOPE Inside Baltimore, BB&T Bank*

"Since my husband and I took the credit and money management course in May and entered credit counseling with Judie Hayes, we have both learned a lot about ourselves. What was most important was when Ms. Judie told me in order for our budget to work I needed to find a job either part time or full time. I am a recent graduate and wanted to go back to school, but the reality of our financial situation with only my husband's salary was bleak when we looked at it on paper. Ms. Judie made us realize that our primary goal of homeownership was not out of the question, however, need planning and attention. I have since found a position at a college and we are using my salary to pay off debt and save for our dream of homeownership. We value Ms. Judie's honest and straight forward way of coaching us. We look forward to learning much more from her in the future."

*-Marianne Ogutu, credit and money management client, Hope Inside SunTrust Bank Memphis*

"When I entered credit counseling, I did not have high hopes that I could be helped. Ms. Judie Hayes assured me that she would do her best to help me with whatever I needed to get back on track. She was true to her word and helped me with more than credit. She helped me get resources for my daughter when I had all but given up. She has given me valuable advice on handling insurance problems and advice on the realities of my credit situation. She has made me feel much more secure about my situation and standing up for myself and my family. I appreciate her and thank her."

*-Carla Lewis, Credit and money management Client, Hope Inside SunTrust Bank Memphis*

"It is great re-connecting with you. And, just to make sure you know ... many of our teammates here in Atlanta have bragged on how you have been instrumental with helping our clients on their paths to financial well-being. The dilemma, only a couple of us trainers know you and I'd really want to introduce you to my teammates in my region so they can learn about the HOPE team and exactly what you do. I can tell them some things, but your story will have a great impact. I really want to get your thoughts on the options that would work best for you to make it happen. Look forward to hearing back from you."

*-Pamela J. France, Assistant Vice President, Human Resources -SunTrust Employee, no program attended, Hope Inside SunTrust Atlanta*

"Thank you again for all your advice and help Ms. Lee. These are the things that happen since we last talked, we paid off one credit card, saved up about \$4000. we are still lowering the balance of our credit cards Down to only thirty percent, and we signed up for credit karma thank you again for all your advice."

*-Alex Hamilton, Credit Counseling client, Hope Inside SunTrust Bank, Atlanta*

"Andy from Operation HOPE came by today and helped us talk about our budget and about spending money and how we can save money and stuff like that. I actually sat through it twice. He came by yesterday and did it. I sat through it again today. Already talking with my wife. It's gonna make a huge difference in the way we spend our money and budgeting. With me having a newborn, it's exactly what I need to do. So, I really appreciate him coming by. If you ever get a chance, give him a call, he'll really help you out."

*-Brett Mansfield, Credit and Money Management Workshop, HOPE Inside Florence, SunTrust Bank*

"My wife and I recently found out that we are expecting our third child which was a little bit of a surprise! I am in school to become a nurse and I work two jobs. Needless to say we have a lot going on and we were living paycheck to paycheck and feeling a little overwhelmed with our finances. Andy came and did a class at my employer. It was really great and encouraged me to get a plan together. We followed up with Andy for some 1-on-1 coaching and it has really helped! The very first month we started on our new budget, we had some unexpected expenses and if we hadn't had our money mapped out we probably would had to go into more debt. Thank you Andy and Operation HOPE your help! I would definitely recommend this to anyone."

*-Seth Patterson, Credit Counseling, HOPE Inside Florence, SunTrust Bank*

"I would like to say that joining the entrepreneurship class was one of the best decisions I have made in a while. I had a dream of going into business for myself for a few years, but I just didn't know how to go about it. After receiving all the necessary degrees and certificates, I needed some direction to put it all together. While attending the Baltimore Cash Campaign, I met Jim Willis who gave me a small pamphlet about the entrepreneurial class. When I walked in the class I met a woman with a big voice in a small package, Robin R. Haynes. Robin navigated the class through the pitfalls of creating a detailed business plan. This class has made me more aware of what is expected of me as an entrepreneur. From research, I learned various details about my business I never considered and made wonderful friendships along the way. I recommend anyone planning to start a business to attend this class and be enlightened, challenged, and prepared for entrepreneurship. Again, thank you so much Robin Haynes and Operation Hope for the financial connections, education, and valuable information to ensure my success."

*- Lisa Glasper, Entrepreneurial Training Program Client, HOPE Inside Baltimore, BB&T*

"The entrepreneurship program through Operation Hope was such a life-changing experience. I learned so many new concepts, but I also collected a new circle of friends. The knowledge Robin gives us is raw and effective. She gives us the power to take the next step in developing our businesses and requires us to take a true and organized stand in regards to preparing to launch a business."

*-Diesha Cole, Entrepreneurial Training Program Client, HOPE Inside Baltimore, BB&T*

"I was fortunate to participate in the Operation Hope Training Program from May, 2017. I gained the knowledge of entrepreneurship in regards to business capital, structure and planning. We also studied the importance of credit worthiness & home ownership. Completing the program allows me to be effective in managing my day-to-day business; and holds me accountable in sustaining my organization's success.

My business coach was Robin Haynes. I feel Robin's knowledge, skills and abilities in business surpasses the expectations of her current position. She is an outstanding leader, facilitator & [coach.in](http://coach.in/) the entrepreneurship community. I was able to contact her for assistance after my program completion on July 20, 2017. Thank you, Operation Hope & Robin R. Haynes, for your dedication to small business owners.

*-Lisa Gregg-Gamble, Entrepreneur Training Program, HOPE Inside Baltimore*

Bobby is a recent Audio Engineering graduate of the University of North AL in Florence. For a young guy trying to get started in music-even here in the birthplace of some of the greatest music of the century (Aretha Franklin, Percy Sledge, Lynard Skynard, Rolling Stones and many more all recorded here)-it can be tough to protect your financial future. With the help of HOPE Inside Florence though, Bobby is doing just that. He is working on ramping up his own studio and stopped by HOPE Inside on Facebook today to leave this 5-star review. "I absolutely love working with Andy on my finances. He's incredibly helpful, and it's even better that the services are free. Any college student/recent graduate should take advantage of this to keep their finances in check."

*-Bobby Coble, Audio Engineer and Recording Studio Owner*

"Erica is a great presenter. She is very helpful and extremely knowledgeable. I am grateful that I attended this seminar. This workshop was on point and was a blessing to me. It gave me the information I needed to move forward with improvement of my credit score and money management. Hopefully, I move in the direction of purchasing a home.

Ms. Hayes was very informative. She was clear with the information. I now understand my credit. I now can plan for my future and retirement."

*-Lisa Dandridge, Credit and Money Management Client Hope Inside SunTrust Bank Memphis*

"This was very informative. Thank you. This was the first time I've seen a credit report and I definitely needed help with seeing how to work it and read it. Thank you Ms. Judie."  
*-Brett Smith, Credit and Money Management Client HOPE Inside SunTrust Bank Memphis*

"I really appreciate the workshop, the information given was very knowledgeable. I'm now aware and understand what I need to do to prepare myself for the future and correct my credit. Great Session! I wanted to thank you for taking the meeting with me this morning to discuss raising my credit score to where it needs to be to get approved for a mortgage loan. I appreciate you for being thorough, professional, and informative. I will follow the steps you gave me and follow up with you by the end of this week or the next week (no later than a week from today). I thank you again for your service."  
*- Cedric, Credit Counseling Client, HOPE Inside Cordova, SunTrust Bank*

SunTrust Long time bank client Mr. & Mrs. Walls received great news from SunTrust Bank Tampa HOPE Inside Financial Coach Millie Agosto. Their credit scores increase dramatically. They are getting closer to achieving their dream of buying a home. Mrs. Walls stated, "I want to thank SunTrust Bank and Millie in helping us. Everyone should seek this help. Operation HOPE is great!"  
*-Millie Agosto- Financial Coach*

"Hey, I'm Amanda. James came to Seneca choices for life and did a workshop for our clients. The workshop was amazing. A lot of our clients don't even know the first thing about budgeting, don't have a bank account, don't know anything but they got so much clarity and understanding after the workshop. I was also at the workshop thinking I had it all together, come to find out not so. So here I am today at a one-on-one with James and during my time I was able to get my financial DNA to help me reach my goals. I know my credit score and what bills are coming up next. Unfortunately those student loans are near. But I know what to do to be able to prepare myself for them. I have a budget! I am excited about what the budget is going to do for me, not necessarily the budget, but I am excited what it will do for me. I definitely see a lot more extra money in my income than I thought I had. I feel a lot more confident moving forward knowing that I have structure and a set up in place to move forward. I have an account in Mint, my budget is set up, everything is good. I am very very excited and will definitely be sending a lot more people to Synovus because this is a beautiful thing that Operation HOPE is doing!"  
*-Amanda Ross, Credit and Money Management Client, HOPE Inside Synovus, Columbus, GA*

"James, thank you so much for all of your help! I look forward to making the necessary changes needed to improve my financial status. You don't know how much I appreciate you taking time out to help me. You can use my picture if you'd like! Have a great week as well."  
*-Danielle Washington, Credit and Money Management Client, HOPE Inside Synovus, Columbus, GA*

"Ms. Thompson, Words cannot express how grateful I am to have attended your Small business workshop tonight. You've confirmed my want to enter the 12-week program for entrepreneurs, and you were a complete inspiration to me from both a business and personal perspective. I wanted to share with you some of my business endeavors. I hope that tonight was the start of a powerful partnership between Innovations by Miya and Operation HOPE. I hope after this email you will be able to help me during the upcoming 12 week program and after. Thank you again, for the amazing workshop tonight. "

*-Tamiya Eversley, Innovations by Miya*

Client of Hope Inside SunTrust Tampa FL shares of his excitement when he saw the credit increase of his girlfriend who was referred by hi and enrolled in the Credit Program earlier THIS MONTH. We paid off her last collection today. Her goal is to reach 700 in less than 6 months! I have no doubt that this will happen as she is actively following the steps provided for her on her action/work plan.

*- SunTrust Bank Tampa HOPE Inside- Credit Counseling- Financial Coach Millie Agosto*

SunTrust Bank Employee thrilled about the benefit of Operation HOPE credit counseling. New SunTrust Bank Employee Allison Shorts (Universal Banker) is so happy that SunTrust Bank has Hope Inside in the branches. She was struggling with her credit and did not know where to begin. She stated, "This took a weight out of my shoulders. I feel really good about improving my credit!" She already did her first one on one counseling session and is on the right path of rebuilding her credit.

*-SunTrust Bank Tampa HOPE Inside- Credit Counseling- Financial Coach Millie Agosto*

"Hey James! Thank you again for meeting with me today. I know it was probably overwhelming haha, but I firmly believe God is always working and no encounters during our days are unplanned or without purpose. I appreciate your time and knowledge! More than anything, I appreciate your prayers."

*-Kerry Jo Brooks, Credit Counseling, HOPE Inside Synovus, Columbus, GA*

Wanted to share this testimonial of a client that came to our HOPE inside Hialeah last week and during the first appointment we work together on his budget, credit and most important to bring his student loans current and stop his salary garnishment.

Ana,

Just wanted to inform you that I did get approved for the \$5 payments. Spoke to Jovanna today and made the payments for July and August. We're on track for a review to stop the garnishment on Nov. 2nd. I'll keep you up to date as things change or if they do.

Thanks again!!

*-Lawrence Thompson*

Ms. Weaver is a very happy Operation HOPE client! She started working with Operation HOPE and myself on June 23rd and her scores has increase 101 points. The process works!  
- *Vivian Weaver, Credit and Money Management Client, HOPE Inside Raleigh, SunTrust*

On Friday August 4, 2017 earlier in the morning I received a text message with a picture and a thankful note, Mr. Leslie Laidlow and Mrs. Nichelle Fontnell close in their first home on August 3, 2017. This was a team work they were referring to me by Milagros Agosto after Mr. Laidlow finish her credit money management program, he and he wife came to my HBW on March 11, 2017 and first intake on April 11, 2017 and 4 month later they became first time homebuyer. They wrote this beautiful note to Milagro and me:  
Good morning ladies, we gotta take another pic that I will send you with the whole fam. but as of yesterday we are homeowners and I wanted to say thank you for all help and advice y'all provided us thru this whole process. May God truly bless you in all you do.  
-*Leslie and Nichelle Laidlow*

"My name is Dominique and I attended Operation HOPE's financial seminar with James. It was absolutely incredible! I am really really excited to work with Operation HOPE, I am excited to work with James. I would definitely recommend it for anyone to come and just know that I am excited to see what Operation HOPE builds hope in my life!"  
-*Dominique Olagbegi, Credit and Money Management Client, HOPE Inside Synovus, Columbus, GA*

Erica had a great attitude and was willing to help explain and give details of the topics discussed. She answered all of our questions. This workshop was very helpful. I will see her for more information and additional help.

In December of 2016, Ms. C came to see her banker (SunTrust Branch Manager Rosa Grier) with a goal to redesign her Art Studio located in the heart of Atlanta. They discussed the light stream loan, but her score needed to be a minimum of 700. Knowing Ms. C wasn't quite there yet Ms. Rosa referred her to Operation Hope. After our session, I realized Ms. C and her spouse had sufficient income, but it was not consistent. They just needed a plan to manage what was coming in. They began working their plan immediately and saw progress in 30 days. Now that Ms. C has a credit score of 810, she met with Ms. Rosa in July to discuss her options.

Hello Ms. Lee,

My Year Up journey has officially ended, well transcended into a different journey. I have been through learning and development and internship, a full year, one of the greatest years of my life. I am happy to announce all is well with New York Life, I am hired as a contractor with plans to be brought on full time. I am grateful for your teachings, they helped me manage and budget my money to survive through the program. I have changed my whole perspective when it comes to finances, and I actively think and operate in budgets now. Thank you Ms. Lee for teaching us all a fundamental skill that is essential to survive as a professional.

Your wisdom and knowledge will help me stay grounded when it comes to the sights I have set on the future.

With Kind Regards,

Will L. Davis III

*-Joncey Lee, Financial Wellbeing Coach, 700 CSC, HI SunTrust Atlanta*

Ana: Achieving these level of savings in your first year offering the summer program is a tremendous success. Just on Thursday, I was told by a commissioner's aide that a student had mentioned to her that "this program had changed his life". Thank you for all the hard work and I look forward to continuing this great partnership with OYC.

*-Lillian P. Blondet, Director Office of Grants Administration*

Ana, thank you for your incredible effort to continue to show the model works. Thanks to OYC, for helping us expand our program to so many additional youth. We have to keep this growing.

*-William Porro, Assistant Director City of Miami*

I'd like to send a HUGE thanks to Ana Rojas for her incredible coaching at our final financial literacy sessions today. I wanted to share a first glance of the savings from our youth employees this summer. Today, 74 students provided their financial statements, we are awaiting 26 statements. Of the 74, our youth saved \*\*\$42,424.74\*\* - I am so incredibly happy for these Young Money Managers! Attached to this email, you will find the list of savings per student. We will update this spreadsheet once; we have the remaining statements provided. To the City of Miami, we are your humble partners, we could not have had the success we had this summer without your continued step-by-step support. Many thanks, and we look forward to our continued work together, in uplifting the lives of the students within the City of Miami.

*-Ieshia L. Haynie, Director of Program Operations, Overtown Youth Center*

"This is Andrea Brown's experience with SunTrust Bank HOPE Inside Credit Counseling and Financial Coach Millie Agosto. This client increases her score by 75 pts in one month

and is on the right path to fulfill her dream of having a home. She is going back to school to become a doctor and wants to rebuild her credit now so when she has her own practice she does not have to worry about credit. Her future looks bright. She stated, "You have to be passionate and do the work just like your financial Coach Operation HOPE changed my life".

*-Millie Agosto- Financial WellBeing Coach, Tampa HOPE Inside-Credit Counseling*

"I work at Sheffield Fire and Rescue. And I just want to thank Andy for coming by with the financial coaching. I would recommend this to anybody! With young kids, I have an 8-year-old and a 5-year-old...he showed me how I can finally wake up and feel accomplished and feel like a role model to my kids knowing that I have money to put back for their college savings. Again, thank you Andy and I recommend this class to anybody, anybody!

*-Client*

Ms. Takina Curry came to the Credit and Money Management workshop that Financial Coach Millie Agosto conducted at the SunTrust Bank Tampa HOPE Inside location. She was inspired to rebuild her credit and work on purchasing a home in the future. Her score was 491 and knew she had a big challenge in front of her but was committed. Financial Coach Millie Agosto worked with Ms. Curry and designed a work plan that would help her increase her credit. Once her credit was high enough Ms. Curry applied for a credit card and was approved. No deposit was required she was approved for 300.00. This will provide Ms. Curry with new credit that she needs to continue to rebuild her credit. Takina Curry stated, "Can you believe it! I was approved for a credit card." She thanks Operation HOPE and Financial Coach Millie for helping her start her journey to having good credit and is looking forward to accomplishing her goal of buying a home.

*-Millie Agosto- Financial Wellbeing Coach*

"It was nice meeting you as well James. I want to thank you again with the financial advice you gave me and I am going to do the best I can to stay on track with my finances. Once again thank you for your help and I will talk with you later. Hopefully my wife will be able to attend the workshop on Thursday so you can meet her."

*-DeJuan Stewart, Credit Counseling, HOPE Inside Synovus, Columbus, GA*

Mr. Alfred McDonald when to my homebuyer workshop on October 15, 2016 he was a referral by Milagros Agosto after he completed, he Credit and Money Management Program. After he first intake and just a few follow up he was ready to become a homeowner. He closed in his new home this year and received from down payment assistance \$13,000.00 dollars. He is thankful to Operation HOPE for all the help and support that he still receive.

While arranging our next workshop with the Atlanta Police Department we received this complimentary feedback from one of the Sergeants as they spoke about us to other police staff: "Thank you for assisting my Representative. Meghan is a sweetheart!"

Moments like these help us to know that we're making an impact one person at a time.

"Hello Eric: I hope you are doing well. I would like to say that I am very pleased with the help you have given me. Working with you to improve my credit has given me knowledge as to how to make wise decisions in the future. My previous experience with Operation HOPE also changed my life for the better as I became a Home Owner using the program. I will always look at the organization as a powerful resource for helping to solve issues and educating myself. Thank You."

*-Darla Jackson, Operation HOPE client*

Taisha Edwin gets a big bang today after the 4th of July her credit score was 589 2 months ago. Today her scores are Equifax 657 Transunion 640 and Experian 667. She needs a brand new car. Her car is 10 years old and having mechanical issues. She can finally breathe and be able to qualify for a car loan and get a good rate. She is so excited. She stated, "I am so happy that I came to Operation HOPE to help me with my credit, Best decision I ever made."

*-Milagros Agosto, Financial Wellbeing Coach SunTrust Bank Tampa HOPE Inside, Credit and Money Management*

"Ms. Hayes was very knowledgeable of the credit ups and downs. She was very helpful to get the understanding of credit to us."

*-Bruce Grier, Credit and Money Management Workshop Participant Hope Inside SunTrust Bank Memphis*

Justin attended with his mom because he was concerned that she had someone to help her when he moved away. He said, "The workshop was not what I expected in a good way." Justin and his mom were pleased.

*-Justin Underwood Credit and Money Management workshop participant, Hope Inside SunTrust Memphis*

"Very educational workshop! James did a great job explaining credit basics. I learned a lot and will definitely apply what I learned with the goal of buying a house in the near future." Client came to my office, he got a T MOBILE account that didn't belong to him deleted, his credit score improved from 620 to 650 but in his report is still showing a car payment past due that doesn't belong to him. A dispute letter to Equifax was written for him to send via certify mail. Client told me that he had a car that was stolen in 2015 and after the insurance paid, he was responsible to pay 4,000 he was paying under an agreement but back in Dec he had an issue with his checking account and stopped making this payment. When I run his credit report this account is not showing as a collection but client was advised to clear this up because this could damage all the improvements that we have attained. I helped client to find out who has his account and settle this account for almost half, client made a

payment right away. As soon as the dispute gets resolve with Equifax, client will come back to refinance his car and is looking to buy a home in the near future.

*- Operation Hope, Testimonial*

"I've been a part of operation HOPE for some time now & is currently a student in the 12 Week Entrepreneur class. HOPE has literally gave me more hope & has opened my mind to the possibilities that we all have before us. I've always been a creative & I'm very talented in the arts, but since being in operation HOPE I've cultivated a sense of business integrity & have become more business savvy. HOPE has allowed me to network with like-minded individuals & meet top professionals in their respective fields. Since being at hope I have already got my business up & running very efficiently. HOPE gave me the confidence & security of knowing how to operate the business world and to confidently become an entrepreneur. I am grateful that an organization like this exist & will be forever thankful for my experience here for all that HOPE has done for me."

*-Shaquille Harrison, Entrepreneur Training Program, HOPE Inside DC- 17th & I St. SunTrust Bank*

"I've been a part of Operation HOPE for some time now & is currently a student in the 12 Week Entrepreneur class. HOPE has literally given me more hope & has opened my mind to the possibilities that we all have before us. I've always been a creative & I'm very talented in the arts, but since being in operation HOPE I've cultivated a sense of business integrity & have become more business savvy. HOPE has allowed me to network with like-minded individuals & meet top professionals in their respective fields. Since being at hope I have already got my business up & running very efficiently. HOPE gave me the confidence & security of knowing how to operate the business world and to confidently become an entrepreneur. I am grateful that an organization like this exist & will be forever thankful for my experience here for all that HOPE has done for me. The credit workshop was very good. I was able to learn about the factors that bring my score up and down and how to manage my money. I didn't get bored once! I really enjoyed the credit and money management presentation. The workshop was super informative. I'm excited to get started with the credit counseling. Yesterday's session was awesome and so are you! And, I'm so glad we'll be working together and that God connected us. Thanks, as well, for sending this workplan along. It will be useful as I go through the process of 'going up from here'. I will give you a call if I have any additional questions. Thanks again and looking forward to a bright future."

*-Tomeka Rawlins, Credit Counseling, Hope Inside SunTrust Atlanta*

"Very informative presentation! I learned a lot. Thanks for making this a fun and interactive experience."

*-Tabitha*

“The class was very informative. It help to reestablish the importance of credit and money matters and how credit is viewed, and help people to get back on the right track with their loans or establish future credit. For the class to be a free service is great, hopefully more people will hear about it and attend. It should be filled up every week! James was very polite and knowledgeable in teaching and I hope his efforts and advice will be well taken and followed. Thank you so much for taking the time to participate in my first. Fool proof Home Buying & Finance event for ladies! You were a wealth of information and I learned from you as well. I will definitely continue to reach out to you for my clients.

*-Shani*

“Operation Hope is a very helpful and knowledgeable class with a great lesson plan. Ms. Esther is a great speaker and teacher she will go out her way to help you and show you how to budget your money and how to fix your credit and she will also help you prepare yourself for your further and how reach your dreams. I always wanted to buy my dream home and Operation Hope give me the will power and direction, and also help me focus on my priority and what are my goals and what I need to do to achieve my dreams. Thank you Ms. Esther Fife and thank Operation Hope.”

*-Client Testimonial*

“Thank you for your time on Tuesday, June 27th. I found our time together informative and very productive. I especially appreciated your professionalism and the efficient manner in which you handled our time together. There was also a level of care and sensitivity in your approach to my situation. I left feeling that you care and are truly committed to helping us rise above our current state. I know that there are things that we will have to do to make our situation better than it is... and we are committed to doing so.

Thank you for your follow-up email to our meeting, summarizing the items that we will attend to. I left feeling encouraged and now know that we are not in this alone. I look forward to our next session to discuss the items I will follow-up on. “

*-Wesley Harvey, Credit Counseling, Hope Inside Atlanta, SunTrust Bank*

“The Operation Hope Entrepreneurship program changed my life. I know for a fact that it was the Lord that led me to this program. I met Yvonne with SunTrust of Anacostia who introduced me to Cherelle Hood. I told Cherelle I was looking for a business coach, so she referred me to Ms. Cynthia Harrison. That’s where it all began. The reason why I said this program changed my life is because it opened my eyes to so many things. For someone like myself I am just starting my business, but there are key factors needed to run a business that I am learning through this program. What does it take to start a business? What does it take to run the business? Also, what does it take to keep the business going? Ms. Cynthia is phenomenal, these are the questions she prompts us to think about and create a plan to bring it to life. I always wanted to be a business owner but I became content with working for others. Then the Lord woke me up and sent people and programs like this to assist me in walking in my call. Ms. Cynthia takes us back to school with her interactive teaching, in which I love. The difference for me was when I was in school I wanted to receive my degree and learn how to function in the working world. Through this program, the teaching and

the counseling I am learning how to put my dreams and visions into action. One final thing, I also appreciate having the opportunity to learn from someone that has years' experience and not just book knowledge."

*-Gwyneth Brown, HOPE- Inside-DC, SunTrust Bank*

"Great information, great discussion, gives me the enthusiasm I need to continue my financial freedom journey."

*-Jeri Mosby, Credit and Money Management Client, HOPE Inside Memphis - Cordova, SunTrust*

"I started this journey seven years ago. At the onset my business model changed from a family business to that of a one-man operation, needless to say drastic adjustments had to be made. My dilemma was simply to keep a roof over my head, while struggling to keep my business afloat. It was either sink or swim, so I chose the latter. This program is spot on in terms of the many resources it has to offer, along with the constant support and encouragement provided by you. Customer acquisition continues to be my company's top priority. I have been given the tools to that end, and I am currently in the process of executing and buttoning up those loose ends. In closing I would have to say that exposure to the many guest speakers and seminars is absolutely priceless."

*-Al Creavelle, HOPE Inside BB&T Atlanta*

"The Entrepreneur Training Program has been nothing short of a blessing for us. The workbook highlights information I knew, but there is also so much that I am learning that I didn't know (importance of sizing the market, why you need to find a niche). The speakers have been awesome and extremely helpful. Our connection to Operation Hope has allowed to meet so many other people with this dream of owning their own business. It has been motivating to see others who want this as bad as we do. We encourage each other. We are also thankful for Jewel. She is so knowledgeable and is always willing to help when we are confused or struggling with a concept. It has not been easy, but if it was easy, I guess everyone would be in business."

*-Taiti Pitts, HOPE Inside BB&T- Atlanta*

"Operation HOPE provides startups with the tools needed to start, grow and thrive. The classes provide a wealth of knowledge to position entrepreneurs for long-term success. The supportive environment is just as important because budding entrepreneurs are surrounded with like-minded, goal-oriented people who eventually become friends as a result of the course. Because I'm a product of Operation HOPE, my future - and my business looks bright."

*-Kimberly Starks, HOPE Inside BB&T-Atlanta*

My client April Rollins just text me. I added her video to my testimonials.

Increasing a credit score by 200 pts in 2 months will change this client's life for the better. She will be closer to achieve her goal and purchase a home. This client's credit score was in the low 400's. She stated, "Operation HOPE gave me the information I needed to help increase my score dramatically."

*-Milagros Agosto- Financial Wellbeing Coach SunTrust Bank Tampa HOPE Inside Credit Counseling*

"My testimony with my experience with the program is that the program helped me to gain the confidence to step out there and become all I can be as a small business operator in my area and life dream of becoming financially stable, how to handle business obstacles when faced, how to apply my learned skills from this programs banks of knowledge available to me and my class mates whenever we need them. At the beginning there 35 people in our initial class make up 2015, at the end of our class there were 30 graduates who stuck it out and are still maintaining their businesses within our city, proving you cannot give up on yourself or lose faith in your dreams fruition, if you are in this program today in 2017...stay and absorb all you can on how to operate your chosen business endeavors. It will work for you but you must be diligent, focused, and believe you can do exactly what the program was created to help you to do. I am still learning each and every day new things, new ways to keep my small business going stronger and steadily obtaining clients(customers) to keep my cash flow in front in the black. This program avails us initiative, skills in computer usage in business, communications in a global community setting, along many other venues of self-growth within each program participants individual level. I encourage you to keep the passion of your dream alive, pursue it, accept the fact inside of you that YOU can achieve your dream with the help from the H.O.P.E. program."

*-Tara Spruill-Jones*

Cynthia: I came to you first as a volunteer and I am now part of the ETP. You affirmed me when we first met and continue to do so throughout my journey to entrepreneurship. The ETP provides a safe space for those courageous enough to chase their dreams. Partnerships have been formed, friendships fostered, and much has been learned. In class, we can be vulnerable and make mistakes because we know we've all gathered for the same purpose: to enhance our lives and achieve financial independence through business ownership. From listening to my classmates' testimonials on what brought them to Operation Hope, I have no doubt that this program has saved lives. Our community would be greatly disserved without an organization like Operation Hope, and likewise, Operation Hope would be painfully disserved without you. I came to you first as a volunteer and I am now part of the ETP. You affirmed me when we first met and continue to do so throughout my journey to entrepreneurship. The ETP provides a safe space for those courageous enough to chase their dreams. Partnerships have been formed, friendships fostered, and much has been learned. In class, we can be vulnerable and make mistakes because we

know we've all gathered for the same purpose: to enhance our lives and achieve financial independence through business ownership. Thank you endlessly for believing in me.

*-Tara Spruill-Jones, ETP Client, HOPE Inside D.C. 17th & I, SunTrust Bank*

"My name is Frances Finch, and we are ever so grateful to have had the opportunity and learning experience with Operation Hope as students, that are now Entrepreneurs. This time around (July - August 2015) was not my first encounter with Ms. Cynthia and the Operation Hope Program. My husband and I made the decision to better our lives, living environment, and financial stability. When we'd heard about Operation Hope Small Business Program, we knew that this was the first step into a better future for us as a family. So, in 2013 our decision was to embark on this venture with Operation Hope. By my 4th week in the Program, I fell ill, very sick and could not continue with our goals at that time. I knew somehow and some way, we weren't stopping there. The girls (my two daughters) my husband and I decided to embark on that Journey Again, and I am so glad we did. Ms. Cynthia taught us so many attributes for starting and maintaining a healthy, Legal business. My daughters, being 11, and 10 at the time felt and was treated as real students there. Their Business (and My Business) IT IS REAL - Natural Beauty Enhancements, is doing pretty good, growing slowly but with what we learned, we are definitely confident in achieving our future goals. We are currently still receiving credit counseling and financial literacy, in preparations of owning a home. Therefore, we continue to receive one-one counseling with Ms. Cynthia, with Operation Hope, and I don't plan on going no other place.

*-Frances, Jevian (Sarah), and Zenyah (Selah)*

"Before attending Operation HOPE Entrepreneurial Training Program, my business, CPR Learning Concepts, LLC., was still a hobby. Now that I am in my 7th week of the 12 weeks course, my business plan is coming to fruition. Ms. Jewel Thompson is going above and beyond in assisting us in structuring our many ideas, she is simply a Jewel. She is dynamic in her teaching and collaborations with others in aiding us in our growth. For example, I am learning terms like value proposition, sustainability, scaling, and the biggest accomplishment thus far, I did a Pitch! Ms. Jewel's attitude is, "I have the time, let me show you how", and she does this with a smile."

*-Marilyn Hack, AHA INSTRUCTOR, CPR Learning Concepts, LLC. HOPE Inside BB&T*

"My name is Drew Ware, an Independent Business Consultant for The Black Business Investment Corp. About eight months ago, I ran across an article on Mr. John Hope Bryant, talking about the Language of Money, and How the Poor Can Save Capitalism. I attended the Summit in Atlanta in 2017, Very impressive. We decided to become a Community Stake Holder. We had a meeting with Ms. Esther Fife, in Tampa @ the Sun Trust Bank on Fowler Ave. Her professionalism and her attention to details are phenomenal. We can't wait to collaborate with her and your organization. We had two of our Partner's to schedule some workshops with Ms. Esther Fife. CDC of East Tampa and 5508 Action Plan of Tampa. We are excited to impact our community with the assistance of your organization. Please feel free to contact me anytime."

*-Drew Ware*

"Hi Esther: My name is Sandra Hector. I was a member of your workshop in 2016 and still continue to consult with you as I built my credit score. The workshops have made such a tremendous difference in the way I am now able to manage my finance. I have learnt to apply the budgeting principles on a monthly basis, this way I am in totally control of where my dollars are going. Esther thanks so much for assisting me monthly to improve my credit score. When I began this process, it was in the 500s now because of your advised and persistence my credit is is 620 and continues to improve. I was invited by my credit union to apply for the 1st time home buying program because of the counsel from Operation HOPE. Thanks once again Esther for all your continued support through this process. Wonderful service!"

*-Cassandra Hector, Hope Inside SunTrust - Atlanta*

"Thanks Ms. Lee, I am very grateful for your kindness and patience with me on today. I contacted the DOCO Credit Union and I was told that I have to open the account in person. I will have it completed by the end of the week and I will follow-up with you once I have completed the tasks that you provided. I am truly working on it. Thanks for all you do!"

*-Shenicka Madden, Credit Counseling, HOPE Inside SunTrust Atlanta*

Ms. Shenicka Madden just finished her coaching session and we devised a plan for her financial goals. When she arrived home, she had been served with a garnishment letter for her Cap 1 card. Given only 30 days to answer, she was feeling stressed and desperate. After probing and considering all options, I asked her if she had a credit union relationship. When she replied yes, I knew this would be a viable solution for her situation. Ms. Madden has served as an educator for 17 years and the teachers credit union considers the members years of service with credit for loan approvals. She applied for a consolidation loan with the credit union that day and received an approval within two days. The loan was given at a rate of 11%, which provided a tremendous savings for the two small \$500 loans she was carrying at 30% and enabled her to pay the cap1 account in full. Ms. Madden is also working on an emergency fund of \$1000.00. I explained to her this is critical for her to stop the vicious cycle of reacting to financial crisis. I advised her on how this emergency fund will put her in a position to respond to crisis, have control and be the lender to herself.

*-Joncey Lee, HOPE Financial Coach, HOPE Inside Atlanta, SunTrust Bank*

"Thank you sooo much! I was approved! I have delivered the checks and what a load off. They will do a payroll deduction of \$55 each pay period starting on July 15th to repay the loan and they may be able to help me with my refinance on my house. God is so good! He may not come when you want him, but HE is truly on time. Thank you."

*-Shenicka*

"SunTrust Bank Clients have been trying to apply for a mortgage loan and could not be approve because they filed bankruptcy 2 years ago. Their credit was affected. SunTrust bank personal banker referred them to Millie Agosto Financial Coach Operation HOPE. They attended the Credit and Money Management workshop and had their first counseling session. They learned so much about the do's and don'ts of credit. They want to start a plan to rebuild their credit and be able to get approve for a home. We are already working on it

and they are very motivated to make it happen. Mrs. Walls stated, "I'm so glad there are programs like these that can help people like us. I did not know where to turn to."  
*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

"Ms. Haynes: First off, I must say anyone that is taking the steps towards entrepreneurship or even thinking about starting a business in Maryland needs to come and take your class. The main thing I love about you is the "Real World Approach" you take with your students. One thing I learned is sometimes people don't want to hear the truth, you make sure your content and your delivery is raw and up close and because of that I absorbed and learned so much from you. So, I just want to thank you because I know I am a better and sharper owner because of you I feel my mindset is different as well as my approach towards business. I just ask if you can continue to keep me under your wing and be that mentor, I know I will need in order to take my business to another level. Thank you."  
*-Cornell C Conaway Gainz Sports Gear LLC, Entrepreneur Training Program, HOPE Inside BB&T*

Delta employee relocated from Atlanta to Tampa and have a fresh start after a divorce. She wants to rebuild her credit and be able to purchase a home for her children. She stated, "I want to create a legacy for my children, I am looking forward to be able to rebuild my credit and achieve my goal' She was referred to Operation HOPE by a friend that was able to purchase a home. Delta Airlines is also a partner with Operation HOPE. She is excited about the journey she is going to take and have a better life.  
*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

Ms. Carol King is a SunTrust Bank Client. She was referred by SunTrust Bank employee to Operation HOPE. Like many of us Ms. King went through many personal financial hardships in her life that affected her credit. She lost hope until she came to her first credit and money management counseling session. She was relieved once we were able to address her credit issues and she is able to rebuild her credit again. As you can see this program is for everyone. Ms. King is a College graduate who is now retired. She finally found the help she thought she could not have and is very grateful that SunTrust Bank referred her to Operation HOPE Financial Coach Millie Agosto. She stated, "I want to thank Operation HOPE in helping me understand my credit and to continue helping people."  
*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

This client came to see me with credit scores in the low 600's. He was given the run around. Many times, he was told that he was not ready to purchase a home because of his low credit score and other credit issues. He almost gave up. The Manager of SunTrust bank referred Mr. Mcdonald to Operation HOPE Financial Coach Millie Agosto. Mr. Mcdonald is a long-time client of SunTrust Bank with a great deposit relationship. In a 4-month period, Mr. Mcdonald attended The Credit and Money Management workshop, increased his credit

scores to the high 700's, and completed credit counseling. Millie then referred him to the homeowner Counselor Ysmerys Hope to start the homeownership process. Mr. McDonald closed on his first home in April 2017. If you are banking with an institution that does not have an Operation HOPE Inside you should look into banking with an institution that does. SunTrust Bank is one of our many partners that have HOPE Inside offices. The Manager of SunTrust bank was able to help Mr. McDonald by referring him to Operation HOPE and now will always have a satisfied longtime client. Mr. McDonald Stated, I thought I never be able to purchase a home." I thank the Manager of SunTrust bank for referring me to Operation HOPE.

*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

"I recently graduated with a degree in audio engineering. I plan to own my own studio. Came today and it was a great session. I'm eager to learn more."

*-Robert Coble, Small Business Development Program, HOPE Inside SunTrust Bank Florence, AL*

"Excellent Presentation...Relevant, informative, engaging."

*-Lisha M., Credit & Money Management Workshop, HOPE Inside SunTrust Bank Florence, AL*

"Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for a lifetime." Ms. Shonta Dubois needed to rebuild her credit. She suffered financial hardship when her husband lost his job for 2 years. Her credit was affected, and her score is 478. After reviewing her credit report, she was relieved that there was hope in rebuilding her credit. There was a plan that she can stick to increase her score. She came to see Millie Agosto on May 16 at the SunTrust Bank Tampa HOPE Inside location. Millie Followed up in 30 days and call her to give her great news on June 16. Her score is now 613. She is closer to purchase her home with her husband. They have a plan to achieve their goal. She is overwhelmed with joy. She stated, "This program is great they walk you step by step and provide guidance on rebuilding your credit."

*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

"Robin, I have to jump-in on the kudos. Thank you so much for coming out and especially inspiring our students to handle their finances better. My CEO, Bertina, spoke highly of your presentation and suggested that we connect. (I can already tell that it was a good suggestion. Right now, I'm preparing for our graduation ceremony tomorrow evening. But I'd love an opportunity to meet with you. Thanks again for coming by to speak with our students!"

*-Cathy Morgan, Credit/Money Management, HOPE Inside Baltimore, MD*

"Your sessions have given me the courage and desire to take charge of my finances and financial future. So much of which I did not know where to begin. After divorce, I knew I had much to do- you have begun that journey with a plan."

*-Janet Newbill, Credit Counseling Client, HOPE Inside Memphis - Cordova, SunTrust Bank*

"Robin: On behalf of NPower Staff, I wanted to thank you for taking the time out of your busy schedule to speak with our students regarding fiscal responsible/money management. Your financial advice was most valuable to our students. I hope that I can encourage you to come back again soon, and please do not hesitate to contact me should you have any questions or suggestions about the program. Thank you again for the continued support of our goal of up-skilling young adults into career paths that will transform their lives and communities."

*-Joshua Luban, Credit & Money Management, HOPE Inside Baltimore, BB&T*

"I learned about an event for entrepreneurial training on Facebook. I had never heard of Operation HOPE until now. The value that I have experienced is Christina Cornelius and Lin Giralt. The content of the training is educative and practical and motivates me to continue the training program."

*-Bob Moreno, ETP Program Client, HOPE Inside Houston, BB&T Bank*

"My experience has been one of seeing and believing. The mechanics of starting a business was unseen to my eyes & brain. The charts, visual, questions, answers, brings clear the things that were in a fog. Mr. Lin, Ms. Christina, and Ms. Lisa are all on cue. I'm impressed, glad for this opportunity & thanks as well for being free."

*-Marvin Sophus, ETP Program Client, HOPE Inside Houston, BB&T Bank*

"I'm Kayla and I wanted to say how thankful I am to find Operation HOPE. Meeting with Andy has helped me set goals. Last year I lost my job. Me and my ex broke up and I am a single mom to now three kids. I had always cared about my credit and always wanted to pay my bills on time and then I got to a point that I wasn't even able to make most of my payments. I thought that there was no hope for me and that the only thing left for me to do was to claim bankruptcy. Meeting with Andy has helped me see that there is hope for it and there is goals that I can now attain that I thought were out of reach. And I am now on track to hopefully be able to buy my own house in the next few years."

*-Kayla C., Credit Counseling, HOPE Inside SunTrust Bank, Florence, AL*

Jonathan Diaz had a low score 571 and limited credit. His income was not enough to purchase a home. He lives with his mother and they did not want to rent any longer. I was able to help Mr. Diaz achieve a credit score 650 and with his mother combine income, he was able to purchase his first home. They are so happy with Operation HOPE and Financial Coach Millie Agosto because they would not be able to accomplish this without the Credit and Money Mgmt counseling program. Mr. Diaz stated, "Thank you so much we finally got our home we really appreciate your guidance and assistance."

*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

Mrs. Shonta Dubois wanted to take the first step in achieving good credit but felt hopeless because her credit score is in the 400's. Her husband found Operation HOPE via the internet and she is so glad he did. After her 1st session she realized it was not as horrible as she thought. She stated, "I am so relieved! I feel so comfortable and motivated." She will work hard with her husband to accomplish this goal and purchase a home.

My client Sandra Serna happy after being able to open a secure credit Union at Space coast Credit Union. She will start to build credit and is waiting on some disputes letters that were sent las week. Way to go Sandra!

"Thanks for your wonderful assistance. I will be making arrangements to do the banking as we discussed. I have also recommended you to a friend."

*-Noreen Legault Mendoza, STEAM Informal Learning, Development & Curriculum*

This is what is all about, a client walked in into my workshop, she was frustrated, her husband passed, and her mother and she said she is alone overwhelmed with bills and the house. We talked I went over her budget, her credit, and she left with a positive attitude to face her life now. This is her workshop review."Ms. Judie Hayes, she was so great and very informative and knowledgeable about credit and money management." "Ms. Hayes is very well informed and equipped with this area. I am glad to be here today looking forward to better my finances."

*-Client*

"Dear Andy: We are pleased that Operation HOPE has a location in Florence and appreciate the work you are doing to bring financial literacy and dignity to those who need it and to encourage the entrepreneurial spirit. The City of Florence supports your efforts here and around the Shoals...and looks forward to working with Operation HOPE whenever possible."

HOPE Inside SunTrust Bank Tampa client experience increase over 100 points to 732 after enrolling in the Credit Program in 11/16....that's 6 months. She also graduated from the Home Buyers program with Ysmerys Hiciano and is now house shopping and working with Chad - the mortgage officer at SunTrust Bank who she chose for funding of her mortgage. Everyone wins! Just love it when my week begins with someone shedding tears of joy in my office!

"Hi Meghan, that's great information and goes hand and hand with what we are trying to do heading towards retirement. Thanks for all of your help, I mentioned to Chief Shields how great our session was."

*-Atlanta Police Department Officer, Credit and Money Management Program, HOPE Inside APD*

This testimonial is in Spanish. He applied for a credit card at his bank (SunTrust). He was declined. The representative referred Mr. Moises Rodriguez to Operation HOPE, He called me, and I set an appointment he had a credit score of 568. I was able to assist him with his credit issues and Mr. Rodriguez did his part to help improve his credit. 7 months later Mr. Rodriguez has a credit score of 650 most of the negative information on his credit has been deleted and he is so happy he found Operation HOPE. In this Testimonial he encourages everyone to take advantage of the program like he did. He states, "Before my credit was so poor, I could not even buy a bicycle now look at my score. I am so grateful to Operation HOPE program Millie Agosto for taking the time to help me." Mr. Rodriguez still wants to get closer to the 700-credit score and now he knows he can do it.

*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

Mr. Ronnie Cole came to my first time homebuyer workshop on April 8, 2017 he was so excited about the program and he is very thankful with Operation HOPE and the way I conduct the workshop as he explain in the video because it change the way he want to move forward in his life. My client which I posted a video at the beginning of the year , Marlene Tovar , she is a very young lady that came to us with a 700 credit score wanting to learn what she should do to keep increasing the credit score since until now her mother has built her credit adding her to credit cards and loans, I recommended to open a credit card on her name, she got approved right on the spot with SunTrust Bank and today her credit score is 794.

My client Sandra Sardinia's, started the program in our new hope inside location in January with a 647 credit score and 6 collections in the credit history, I helped her dispute , went to the court with her to settle an account that took her to court and today her credit score is 680 with only one collection which is the one she set up a payment plan in court.

It is so rewarding to see this result; she has referred her sister to me, and I am working with her and her family. Her sister Sarai was about to do bankruptcy, she stopped making payments but came to me and found out it was not necessary to do it, now we are working to help her recover.

"On another note (with tears in my eyes) Thank YOU Robin Haynes. It has just recently been brought to my attention that my business (revenue) has increased over 1000% (3000% from an outside source) from this time last year. I have to give credit where it's due; a part of my success is because of your class and guidance to produce a business plan which I've been following. My apologies for falling out of touch, but it's been insane Robin, I have Brokerages calling, trying to recruit me at least every other day. I'm not complaining at all though, this is what I prayed for. I've recently found myself specifying my prayer for preparedness. Strangers know me and my cartoon from social media; my posts that I boost;

and my picture on the hand sanitizing wipes kiosk from the local Safe Way grocery store in Owings Mills. (which set a sister back...) I've had my ""feet to the street"" as I like to say, with trying to be in every place to be and strategically networking with a purpose! Bank tellers know me on a first name basis from making deposits...I'm no longer a potential suspect or suspicious for making ""such large"" deposits per visit."

Tomeeka Givens, Entrepreneur Training Program, HOPE Inside Baltimore, MD

"To Whom It May Concern: I would like to take a moment to tell you about Mr. Wallace and the services he is providing through Operation HOPE. My name is Leah Heathcoat and I am the Transitional Housing Manager for Safeplace of NW Alabama. If all homes were safe, we wouldn't need Safeplace. Serving an average of 650 people each month, Safeplace provides opportunities for change and hope and for a future without violence. We are a comprehensive domestic violence program that sets the standard for best practices for victim's services. Our work improves the future and safety of families. One of the key services we provide is financial advocacy. Typically, we utilize the Allstate curriculum specifically designed for survivors of domestic violence. But navigating the waters of debt can be overwhelming and terrifying on your own or in limited visits with your advocate. Recently we began using Mr. Wallace and the resource he provides through Operation HOPE. He has come to support groups and done clinics and offered one-on-one services. Several of my clients have begun one-on-one financial advocacy with Mr. Wallace and they are raving about their progress. These individuals are showing more confidence about managing their debt and sticking to a budget. They are learning how to build good credit and how to financially secure a better future for themselves and their families. Financial health is the key to their survival and when someone like Andy Wallace and Operation HOPE take the insurmountable and make it surmountable, you know there is hope and hope is what keeps us all putting one foot in front of the other. Those of us who work in domestic violence are very cautious about the resources that we send our clients to as we serve a population with complex myriad needs. Those we refer our clients to need to have a solid understanding of the dynamic of domestic violence and why individuals "don't just leave" these situations and the complexities of rebuilding after financial abuse. This is not something that just anyone can do. Fortunately, Mr. Wallace is that individual. Having a background of working in domestic violence has made Mr. Wallace the absolute best person for working with this population. He is compassionate and empathetic while being funny and irreverent. When he comes to our support groups there is great participation and excitement. As we say in my line of work "He gets it." For those of us who do this work every day, Andy Wallace and Operation HOPE are pure gold. I strongly and eagerly recommend Mr. Wallace and Operation HOPE to anyone in need of financial advocacy and support, including those facing the most complex and overwhelming circumstances.

*-Leah Heathcoat, Transitional Housing Manager, Safeplace*

"The letter is written for the purposes of personal testimony and commendation to the outstanding service of Mrs. Cherelle Hood-Silue and for her diligence and valued service to the city of Washington D.C. I initially met Mrs. Silue at a financial Awareness forum, hosted by the D.C. Office of the Attorney General. I scheduled an initial meeting with Mrs. Silue,

where I explained to her that I wanted to get advisement on managing my debt. We discussed my credit report and student loans, which were being garnished from my wage in the amount of approximately \$700 per month. During our next meeting on Monday, April 24th, I informed Mrs. Silue that I had not reached out my student loan debt collector out of fear and shame of being in fault for such a large amount of money. I have never been the type of person to face my fears; except for this debt. The shame surrounding my student loan debt had been the longstanding and crippling reason why I had not taken any steps to address it. Mrs. Silue went above and beyond her normal duty to call the debt collector with me, and helped me to take first step. WE spoke to a representative through the speaker and Mrs. Silue diligently advised me on the information that I should provide. In the end, the representative offered me a repayment and restoration that would take monthly payments from \$700 per month to \$10 per month! After making the \$10 per month payment for 10 months, I will be out of default. The representative also said that my garnishment would cease immediately with the submission of a few forms and that my income tax refund garnishment would also be reversed immediately! I thank God for creating the opportunity for me to meet Mrs. Silue and to use her a vessel of help to me and others that need an occasional nudge in the right direction. What she did to help me, after other resources simply sent me on my way with pamphlets and flyers, shows her commitment to the community and her craft. I pray that your organization continues to support her in her efforts to provide a valuable service to a community suffering in financial fear. Mrs. Silue, thank you for your kindness, gentleness, and professionalism in your dealings with me. I look forward to continuing my journey, with your guidance and assistance, to financial freedom. Thank you for helping me to see a path that was invisible to me."

"Good afternoon! It was so nice to meet with you as well. You have no idea how beginning this process has given me LIFE! I have been in denial about my financial missteps up until now. It is not always easy to acknowledge our downfalls, however, acknowledgement and acceptance is the first step to turning things around. Thank you for all of the knowledge and professional financial advice that you shared. I am excited about my journey to homeownership."

*-Laura Patterson, Homeownership Client, HOPE Inside Orlando, SunTrust*

"A shout out to Robin Haynes of Operation Hope! I have been working with Robin as my financial wellness coach since January 2017 and I can say that she is more than a financial advisor, she is a realist and a supporter. She has inspired to make my vision clear with a financial plan. Thank you for reminding me, the wellness coach, that self-care is a must. You are a great coach!!

*-Nicole Akparewa, HOPE Inside BB&T*

"While at Forest Park Library one day in July or August I was reading the information board about Free financial program giving by Operation Hope. The speaker that particular day was Ms. Robin Haynes. I was very impress with her presentation and signed up for personal counseling. When I met with Ms. Haynes in September she made me feel very

comfortable. Put my credit report and understood right away what step needed to take. Ms. Haynes want over credit report with my and had also generated letters of dispute to creditor. In which there were something's that was removed that did not belong to me. Ms. Haynes also show me things I need to get resolve and show me how to work on monthly budget plan. It was hard at first but she told me to stick with it. As of today, my credit score has increase from 580 to 628. I truly enjoy working with Ms. Robin and have no problem telling her all my personal financial woes. I know this is and would not be a quick fix. But it is a start, and someday I should be able to start or look into starting a business to help my community. Thanks again for this program."

*-Janet Jordan, Credit & Money Management, HOPE Inside Baltimore, BB&T*

Another HOPE Inside SunTrust Bank Tampa client Ms. Woods experiences a credit score increase in 4 months- FROM "O TO" HERO- Credit Score now- 625!!! Ms. Woods began the Credit program in 12/16. She also attended the 700 CSC classes and followed all the suggested steps to building and establishing credit and began with no score but is now at 625! Bravo to her!

*-Tonette Underwood*

"Ms. Lee: words cannot express my sincere gratitude and thankfulness towards you. I truly appreciate everything you did for me, allowing me to attend this wonderful/awesome conference. I feel that God has brought a wonderful friend into my life for a lifetime!!!! May Almighty God continue to bless you and keep you. I pray that all your needs are met, and you lack NOTHING!!!!!! THANK YOU, THANK YOU, THANK YOU"

"Hello Ms. Lee,

I am very grateful to you for extending the opportunity to go to the Hope Global Forum to me. I was able to attend on Wednesday but not the first two due to scheduling conflicts, but every panel I attended was informative and enjoyable. I initiated contact with staff from Year Up about annually attending the forum, because all the values Year Up stands for match up with so many of the main points of this forum. Again, I just wanted to send you my thanks, not only for giving me the opportunity to go to this convention, but also for introducing me to such an awesome organization."

*-Will L. Davis III Year Up Intern, Enterprise Computing Services*

"I'm so glad that I came, and that Andy had an appointment available for me. This is exactly what I needed. It's encouraging. I've got actual written proof that this goal situation for me is doable. And I'm so thankful for the program. Y'all keep it up. Thanks."

*-Karen T., Credit Counseling, HOPE Inside SunTrust Bank, Florence, AL"*

Ruben Montijo was a former SunTrust Bank Client. He struggled with his credit for 3 years and own several properties that he had to short sell. This affected his credit. He recently sold one of his properties and was shopping for rates. He decided to revisit SunTrust Bank.

He noticed the HOPE Inside offices and asked what was that. The SunTrust Bank employee briefly explained the program and introduce them to Millie Agosto Financial Well-being Coach. He made an appointment and explained his credit situation that he was currently facing. Mr. Montijo had a credit score of 581. A month later Mr. Montijo has a credit score of 719. He followed the steps of the work plan to work on rebuilding his credit. He was so happy that he reopens his relationship with the proceeds of the sale of his property. He made a deposit of 35k and deposit into a money market account. He stated "" Once I heard about Operation HOPE I knew this was the place I needed to be."" I'm so happy."  
*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

"Good morning Esther how are you hon. I am pre-approved for my home loan I am soo excited thank you for all your help. On my husband credit I only received one report from Transunion in which all remained the same. If you, please can run both of our credit to see how we are Esther and I come in n see you we need more work on his I believe. Thank you so much enjoy urn day sweety."

"The Financial Literacy workshop that Robin facilitated with our Public Allies was absolutely phenomenal! Not only was she timely, professional and knowledgeable, she surpassed our expectations! With her high energy and relatable antics, our Allies felt comfortable asking tough questions and gained meaningful insight. Following Robin's presentation, one of our allies expressed her enthusiasm candidly by exclaiming, ""Yassssss!"" as her grade for the training session. My team has already heard about our Allies executing some of the skills taught and even scheduled time to take advantage of other community programming. We cannot wait to welcome Robin back into our space. Thank you so much!"  
*-Shawna Murray-Browne, LCSW-CTraining ConsultantPublic Allies Maryland*

"Robin lead a training for our organization and it was AMAZING! She not only shared valuable information, but she made it easy to understand and fun to learn. She is energetic, attentive and It was a true delight having her share her wealth of knowledge with us! We can't wait to work with her again!"

"Greetings Ms. Fife,

I want to take the time to address the results in your effectiveness in assisting my church congregation and myself with our past errors in money management. In February of 2016 one of the members of the congregation informed me of a very influential woman that she felt I and my wife should meet, that was yourself. After we met, I felt that because I was (Pastor) the best candidate according to me, I should go through the program to see if this was something that should be introduced to the church.

After 4 weeks of evening classes at the local library, I discovered even with my knowledge of finances, I didn't understand nearly as much as I thought I did about money. I came into

the class with no expectations of accomplishing much. By the end of the second class with my one debit card and the fear of rejection for an unsecured credit card, I began to feel empowered now that I had a relationship with money, and not just a dinner date. Well needless to say my credit score has risen from the low three hundreds, now to a low six hundred. I have several credit cards (5), and now that I've established maturity and respect for credit, I can now close two and maintain three.

My payments are timely and while I want to lower the balance on a couple of them, I have no late payments, and have purchased a car with credit from Capital One Credit lending, and not a buy here pay here car lot. My payments are due on the 14th, however I have set up an automatic deduction on the 1st of every month so my payments are ahead of time and consistent, same as my credit cards. Thank you so much Ms. Esther, others in Church have shared with me some of their testimony as well, however that is their story, and this is mine. You are an asset to whomever allows you to teach and guide them. You certainly are an asset to whomever employs your time, talents, and treasures. You are a jewel and I shall continue to send to you people who desire to render to Caesar (pay your bills) that which is his. Thanks to Operation HOPE for the impact they continue to make in lives all across this nation!"

*-Pastor Terance C. Reddick Dominion Life Faith and Worship Church*

"Hello everyone, my name is Marc A Jean Baptiste I have taken the financial workshop, and the 700 credit score classes, and the first-time home buyer classes, at Operation Hope Inside SunTrust Bank in Tampa FL. This organization have provided for me, and anyone who wants to make a better life for themselves. I've got to tell you it was one of the most beneficial programs that I participated in so far. I'm now graduated with over 700 credit score, I'm in a search for my first home, life looks a whole lot better for me because of the Operation Hope program. It is my great honor to say thank you! Thank you to Ms. Esther Fife, and Ms. Ysmerys, and Operation Hope for making me a better person thank you guys. Keep up the great work. Blessed be! Blessed be! Blessed be! Marc!

*-Marc A Jean Baptiste*

"I met Esther Fife through Dress4sucess meeting where she was conducting a workshop for that women's group. I made an appointment to see her April 2016. Since then I have attended various financial workshops, enrolled in the 700 credit score community classes. I created a monthly budget (which I stick to), started paying down my debit and started a small savings account. I am very proud of what I have accomplished so far. I requested a mentor for 2017 through Dress for Success. Unbeknown to me I was paired with Esther Fife from Operation Hope. What a small world. I will be working on goal setting of reducing debt credit score increase and strategic thinking. Ms. Esther will be my accountability partner. My plan is to become a first time home owner in 2017. Thanks to Operation Hope for programs they offer the community and thanks to my coach Ms. Esther!"

*-Mark Muzzone, Credit and Money Management Client, HOPE Inside Orlando, SunTrust*

"James had a great presentation. He made it very easy to understand. I will recommend James Crim to all my friends and family with financial concerns."

*-Isabel Aguayo, Credit and Money Management Client, HOPE Inside Orlando, SunTrust*

"Mr. Crim is a great presenter. Very authentic and patient. Has the ability to speak to every educational level."

*-Rayfield Daniels Jr., Credit and Money Management Client, HOPE Inside Orlando, SunTrust*

"James hosted a very good workshop. I'm very happy with the knowledge I got from it. I wish I knew about this years ago!"

*-Anouse Francisque, Credit and Money Management Client, HOPE Inside Orlando, SunTrust*

Mr. Thomas filed bankruptcy 3 years ago, he was afraid to re-establish his credit after being told that he needed to wait 10 years. After conducting his transaction with the teller he came into my office with a few questions regarding his credit. I assured him that he could begin re-establishing his credit profile. I recommended that he apply for a secured credit card, he did and got approved for a \$500 secured credit card with SunTrust.

Ms. Anesia Kelly Started with Operation Hope in August 2016. She heard about Operation Hope on the internet. She has been struggling with poor credit for several years and did not understand why. She made an appointment with Millie Agosto SunTrust Bank Tampa HOPE Inside and attended the Credit and Money Management class. Once we made the appointment Millie was able to look at her credit and realized they were several errors on the credit report that were causing the poor credit. She also was almost maxing out her credit cards thinking that was the way it will increase her credit score. She had no clue this was the reason her credit score was low. She had applied for a mortgage in her bank and they turned her down but never explained why. Millie Agosto Financial Wellbeing Coach was able to remove the errors quickly from the credit bureau and designed a work plan for Ms. Kelly to pay down her credit cards. Ms. Kelly did this right away and in a week her credit score went from 586 to 700. I referred Ms. Kelly to our Homeownership counselor Ysmerys Hiciano. She then started looking for a brand new home and was approved because of her good credit score. She already had the savings. Without HOPE inside Ms. Kelly would of continue to have poor credit for no reason. Her bank missed out on a mortgage opportunity. She will be closing soon and is thankful for Operation HOPE. She is also looking into establishing an account with SunTrust Bank. She sends me a video and picture of her new home.

*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

"Operation of Hope has been a great help! Although I have not had the chance to accomplish everything. It is great to have things mapped out so that I am able to see what I

need to do and the necessary steps I need to take. Mrs. Lee, I am very appreciative of you being patient with me and visually showing me what adjustments, I need to make. Thank you! It is greatly appreciated!"

"Good morning Ms. Cornelius,  
Thank you so much for your time and patience working with me. You have been a jewel. This process was so frustrating for me on my own; but working with you, has made it seem like a breeze. Your expertise is to be commended. I cannot Thank you enough; you are absolutely a God sent. Peace and blessings."  
*-Kenya Shields*

"I truly thank the Lord for Operation Hope. Talking to the representatives really help me stay focus and take the correct steps in improving my credit score. When I first came to the office in November of 2015 to meet with the representative my score was way below the 600 mark. I couldn't refinance or anything because I needed a 620. It took me about a year to get my credit score up. I praise the Lord that my credit score is way over the 700 mark and steadily improving. I was able to get the loan I have been trying to get for about 18 months. I am so grateful to God for a program like Operation Hope. If you listen, and take in the information and do what they tell you to do your scores will improve. Again, I give God the glory and honor for this program. Thank God for Operation Hope and all the wonderful people helping people fulfill their economical and financial needs."  
*-Gloria B.*

Cherelle has been a pleasure to work with from the moment she joined Operation Hope. We set up a schedule for her to do onsite appointments with our residents once per week and she has been both professional and personable with each and every client. Bad credit is only one of many issues that affect our clients, but with Cherelle's help they can begin the work of repairing it in the most supportive of settings!

"Hi Porsha,

Really good news I went to my NACA appointment today and James (my counselor) said that he could probably get me through the process rather quickly. I have a follow up appointment on the 16th of this month to bring back a few things( not many) and he said that hopefully by March 27th we can start the approval process so I can start looking into areas for a house" Ms. Winters a 33 year old single mother of two came into the HOPE Inside SunTrust branch on March 16, 2017. She has no idea what her credit score is, no checking account, no savings account, and no credit cards. Ms. Winters had a checking accounts some years ago however the account was overdrawn and closed. Ms. Winters was afraid to try and open another account, somehow she heard about Operation HOPE. I reviewed her credit and she now has a plan to rebuild and establish he credit profile. I told

her that it would be best to start with a secured credit card. After looking over some banking options Ms. Winters decided to go over to PNC, she was able to open a checking, savings, and obtain a secured credit card with a \$500 limit. She is super excited that she was able to accomplish what she thought was impossible. We will continue this journey; next we are going to tackle budgeting.

Ms. Nunn began the program just over 6 months ago and has seen a drastic increase in her credit score - she is now close to her credit score goal and attributes this to her strong determination to ""stick with it"" and the Credit counseling and 700 CSC classes which she says has educated her on the what where and how's. Ms. Nunn called me yesterday to follow up and sent me a picture of her vision board which is displayed- she says- in her room so that she can see it everyday and be motivated to complete the task and goals she has set for herself. Congratulations Chevon Nunn.

"Good afternoon Robin,

It is my pleasure to inform you that I have successfully completed my first task toward bettering my credit scores. I will be forwarding my paid in full letters to you as soon as I receive them. Also, I wanted to let you know that the class has helped me gain more insight to what it is to run a successful business. Your knowledge and coaching skills are great! And the energy that you bring is so awesome which is so needed after a long day at work. Thank you for all you do to help so many with their dreams and goals of owning their own business become a reality."

-Kim Gray

"Dear Robin, I would like to first thank you and the entire Operation Hope Team for all that you do. You have been a blessing to me and others in ways words can't explain. Minority businesses present and future need Operation Hope programs to promote and establish positive growth and development. I personally have the upmost respect for the role you all play in reversing the negative cycles that plague our communities Whether you know it or not... I am forever in your debt because of the tools you've given me to change and impact lives for generations to come."

-Arthur L. Wheeler Jr., A.R. Wheeler Construction LLC"

"Joncey, just want to thank you so much. Our one on one was so helpful. You helped me in so many ways that I couldn't imagine. You gave me guidance and ideas to get myself out of a difficult situation. When you get time can you give me the name of the church again. Thank you again. I will keep in touch with you. Again, this one on one meant alot to me."

-Shanelle Perchiano

"Ms. Joncey, I am wonderfully pleased with the Hope Inside program and with you and am constantly recommending you and the program to others. I started with you on January, 18, 2017. When you pulled my credit score it was at 570. Upon doing the action plan we devised in our first meeting as of to date, I have opened an Emergency Savings Account,

opened a Savings Account specifically for my share of the closing cost to purchase my house by 12/15/2018. I have opened a checking account specifically to pay off debt. I have opened another checking account to pay current bills from. Most importantly when I went into the bank recommended by you to get a loan to purchase a CD as another method of improving my credit score, I was told my credit score was 619. So from the time I started working with you on January 18th until the day I opened my CD, March 3rd, my credit score increased by ""49"" points. I say that is extremely impressive!

So within six (6) weeks and two (2) days my credit score increased 49 points!!! And I am currently on disability receiving income once a month so just imagine what a working person can do if they work diligently with you to accomplish their goals.

In conclusion, you can't imagine how happy and excited I am coming from the last three years of my life being plagued with two deathly illnesses. 2014 suffered an Aneurysm and 2015 being diagnosed with Leukemia and having to undergo treatment up to today. Hope has indeed been restored to me. I remember asking everyday once I made it through the worst of my treatment, ""How do I begin again, how do I start over from ground zero?"" And then came Mr. John HOPE Bryant with HOPE inside and now I know without a shadow of doubt, I can and will reach my goals! THANKS-A-MILLION for all you do!!!"

*-Joyce R Rogers*

"Hello Ms. Lee, How have you been lately? I am doing wonderful, and I hope you feel the same. All in all, I'm doing pretty good for myself, I'm managing my money right. Also with the advisement you gave me in your class I was able to get a good deal on my first car, and I'm managing the payments well. I know we spoke of the HOPE Global Forum in our last messages. If the event hasn't passed, I am still interested volunteering. My internship is going great, I'm now 7 weeks in, and I hope to work with you in the future again. I managed to network with a reporter from the AJC during my time at Year Up so far, and I work as a freelance writer under her now. My first article was published yesterday. I did the closing section on Ms. Noyan and my manager did the opening and body. I wrote a lot more but I learned that in journalism sometimes less is more.

*-Will L. Davis III Year Up Intern • Enterprise Computing Services*

"I was greatly impressed with my experience in the Hope Small Business Empowerment Program with Jewel Thompson. I was able to take a second look and thoroughly evaluate how my company was operating. I gained valuable insight regarding developing a business-plan, managing finances, marketing/branding, etc. The guest expert speakers shared thought-provoking ideas and tools. I've learned about a wide range of business tips, resources, and made positive connections for my company. The knowledge gained has already benefited my company greatly. I highly recommend this course for any new business owner. Jewel did an amazing job these past 12 weeks to help transform our businesses with her wealth of knowledge and willingness to motivate us all to meet our goals. Her advice was valued and always delivered in perfect timing. She helped us grasp a greater business mindset and helped us to refocus on our businesses to gain clarity on the results we truly wanted to see in our companies."

-Toyin Fadina, Founder of S.M.A.R.T, HOPE Inside BB&T Atlanta

Meghan and I have been facilitating Credit and Money Management workshops to the Civilian staff at the Atlanta Police Training Academy for the last 4 weeks. This has created much greater awareness around our HOPE Inside Atlanta Police Department program and incited new credit counseling clients for us. We have been in front of more than 90 attendees so far and have more presentations every week for the next 7 weeks.

Meghan had a very productive visit to Zone 4. One of the officers has already reached out about for an investment referral. One of the Sergeants have offered to disperse the information on upcoming workshops to their officers to keep them informed of the financial opportunities available to them. I also visited Zone 1 with the Secured Neighborhood program manager and our team. They will be building 10 new homes this year for officers to patrol certain areas. The area of concentration is Vine City and the immediate surrounding area. Shakita Chester, Vice President, Community Development Manager, Sun Trust Bank is now our new contact at Sun Trust, we had a conference all this week in an effort to ensure we are all on board and understand the expectations of this partnership, she also introduced us to the two new Sun Trust retail partners, Deborah and Rosa. We met with Lynn Carter at Sun Trust, she is a Financial Advisor and will be working with us to provide education on retirement and investments for our next workshop March 14th.

Update: 2

Conducted two workshops for 2017 Civilian In-Service Training with 30 people at each. Meghan and I were able to set appointments for some of the civilian's after the workshop. These sessions will be held every Wednesday for the next 10 weeks. Meet with the Secure Neighborhood Initiative Executive Steering Committee to go over the role Operation HOPE will be playing in this initiative. The outcome of the meeting has resulted in HOPE Inside APD being the pre-purchase coaching provider for all officers that are applying for the Secured Neighborhood Initiative. We will provide them with credit, debt and home ownership coaching. I have been able to visit two more officer zones this week as well. I met with officers from Zone 6 and Zone 2 at their weekly roll call. The officers were interested in our program and I was able to leave material at the both locations. Conducted a Hope Inside APD credit and money management workshop at the Annex and had 10 people in attendance. I also spent a day at the Police Annex to meet with the employees who came to our workshop. I met with about four employees and plan to continue to meet with them on a periodic basis.

Update 3:

Created a survey to distribute to the staff at the annex to assess areas of interest. Money management and Home ownership and Retirement were the areas that were the most interest of the group. Hope Inside APD conducted a Credit and Money Management

workshop at the Atlanta Police Annex. I spoke with a group of 10 civilians and officers. Feedback from the manager at the annex is below:

"Good morning,

My personnel that attended really enjoyed the presentation and the interactive portions. Just wanted to give you some feedback. Have a good day!

Thank you,

Candace Walker

Crime Lab director

Presentation with the Atlanta Police Foundation at the police academy was postponed due to road icing. The presentation has been rescheduled for Monday January 24th. The door frosting was completed on the glass door for the privacy of officers visit our office. I was invited as a special guest speaker at the Police Academy today to speak to the civilians for their in-service training. I spoke with 24 people about credit and money management for about 30 minutes. The staff was impressed and has ask me to come back to present monthly for an hour. I have also been invited to be a member of the Secure Neighborhoods Initiative Executive Steering Committee. Our first meeting with be held on January 25th and we will work to help improve the Neighborhood housing program.

"This women Robin is the truth. If you don't know her get to know her. Financial stability is possible at any budget and she has the tools for those who really want help. I've been more then able to pay off old bills, current bills and save money in one month. Hit her up, She will not play with you. Ms. Robin is real and down to earth but honest. The best thing about this whole process is it was 100% FREE. Yes, the HOPE program is FREE.

*-Client*

"I would like to thank you Joncey for helping me with my credit. You have helped me move my credit score from the mid five hundreds to close to 700. Thank you for showing me simple tips how I can increase my score. Telling me to monitor my credit frequently on credit karma has also helped me be wiser about credit. And its free! The operation Hope program is a very good program. I pay attention to my finances now and I am wiser about the choices I make with my credit. I want to tell everyone this is a great program and its free!"

"I absolutely LOVE our partnership with Operation Hope, more specifically with you. I have always been a person who has taken pride in being well informed. However, I must admit, I thought I knew it all when it came to credit. Well, after meeting with you, I quickly found out that I didn't know everything I needed to know when it comes to credit. You have provided a wealth of information to not only me, but to the entire staff at Perimeter Center.

The coaching, resources and tools you've provided to me are invaluable and will be key to keeping my credit in good standing and ensure that I reach my credit score goal. Your consultations give our clients hope when they thought it was nearly impossible to fix their credit. Not only are you well versed and knowledgeable, but you have a wonderful personality and you can tell that you take a genuine interest in your clients and you truly want to help them. I am truly jealous of Centennial SunTrust Branch and wish you permanently worked out of the Perimeter Center branch. You're an outstanding resource and the first step in moving our clients from financial stress to financial confidence. Thank you for your partnership ]

*-Kevin B. Brown, Branch Manager, Banking Officer, Branch Banking*

'I encountered Mr. Dees while I was having a few issues with my credit report, he advised that I come speak with him at his office and we both try to rectify the issue. All I'm saying is there is a difference between interest and commitment. When you are interested in something you do it only when circumstances permit, but his interest showed me that he was committed to helping me and making sure I get good results. You must know that the future belongs to the staff, and the future is extremely bright when you have someone like Mr. Dees that work with not only dedication, but passion. Just wanted to say thank you for your help Mr. Dees."

*-Amanda Busby*

Mr. Edwin Walker and Annie Walker are committed to rebuild their credit. They have been SunTrust bank Clients for many years and was referred to Operation HOPE by one of their employees. They set an appointment and attended the Credit & Money Mgmt. workshop. Mr. Walker stated "" I had a budget, but I was doing it the wrong way. After I went to the Money and management class I was able to learn how to do it the right way and understand how to manage my credit"". The Walkers came with a low score in the 400's and now they are in the 600's. They are thankful that SunTrust Bank has a HOPE inside office because they would never have accomplished this without the help of Operation HOPE Financial Counselor Millie Agosto.

*-Milagros Agosto, HOPE Financial Coach, Credit Counseling*

Ana Maderal was referred to me by one of my Strategic Partners Solitas House. She needed credit counseling and money management. I assisted Ms. Maderal and her husband reduced debt, increase savings and establish new credit. They started in August 2016 (Tampa HOPE Inside Credit and Money Mgmt. program) and attended workshop. She took advantage of the NACA program that requires no down payment and has no closing costs. They were committed to the plan I created for them. They just closed on their first home 2-13-17. This is their American Dream. They came to the United States from Cuba for a better life and finally their hard work is paying off thanks to Operation HOPE""

*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

"My experience with Jewel Thompson as the facilitator of Operation Hope's Entrepreneurship training program has been nothing short of remarkable. She is extremely knowledgeable, engaging, and authentic. I felt her caring spirit. She provided relevant feedback on my business plan and caused me to think broader and bigger in my mission for my business. I am extremely grateful to her."

*-Denise McInnis, Owner, The Dunlap Group, LLC, Hope Inside BB&T-Atlanta*

"The Operation Hope entrepreneurial training program has been a great help for me coming from a background of less/ undeserved communities. Jewel Thompson is very informative and involved with students. Every step of the program I have felt that I have been able to approach her for help with anything. The workbook has been a great guideline from start to finish with the process of building a business plan. The quotes in the book have been inspiration to me and have made me think more about community and service. I would highly recommend this program to anyone, business owner or not. Almost forgot the resources and networking that [Jewel] has provided for us goes above and beyond her job description."

*-Dameon Liege, Owner, Wingnuts Automotive, Entrepreneur Training Program, Hope Inside BB&T- Atlanta*

"Operation HOPE! Since I've encountered your entrepreneurial training I have:

- 1\ . Been certified as a Woman Owned Business by WBENC
- 2\ . Completed a marketing plan that is realistic to promote 3 new products from my product list
- 3\ . Been licensed to use the US Marine Corp Insignia/Emblem/Logo for my candle therapy while working on other branches of military for licensing
- 4\ . Attained another opportunity to become a supplier for a national store chain
- 5\ . Been offered an opportunity to receive lending with my fair credit history.

I truly believe this program was designed to share the wisdom of improving mindsets and lives. The bible says ""without a vision the people perish. My vision has become more clearer because of the WORDS of WISDOM from our visionary."

*-Dr. Selena Coleman-Carson, Owner, St. Coleman Enterprises, Hope Inside BB&T- Atlanta Entrepreneur Training Program, Cohort # 3"*

Mr. Duane White increased his Experian credit score to 700. He was able to go to his bank and apply for a car loan and receive a rate of 2.5%. He was very happy because when he

started with Operation HOPE his credit score was 479. He attended the CMM and learned how to increase and maintain his credit. He followed the work plan his SunTrust Bank Tampa HOPE Inside financial coach Millie Agosto presented him. In 6 months he was able to achieve a higher credit score. Mr. Duane White Thanks Operation HOPE for helping him and is very grateful that they have expert coaches because he was not able to do it without their help.

*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

This is such a great success story. Ursula Bellamy a Single mom Came to Operation HOPE SunTrust Bank Tampa HOPE inside a year ago with the hope of owning a home for the first time and make a better life for her son. She was referred by her cousin who was also an Operation Hope Millie client. Ursula Credit score was 602 and she did not have a budget plan or the proper guidance to make her dream come true. After her first Credit and Money Management Counseling appointment with Hope Millie Millie she committed in increasing her score and make homeownership a reality. A year later she is set too close on her first home. She sent me this little video of her. She is usually shy but she took the time to send this to me. This made my day I found another video of her when she was presenting her vision board a year ago. This proves that if you are serious about making a difference and focus on your goal you will be able to achieve it. Don't let Credit or other issues stop you from making your dream a reality.

*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

"I have been a part of this program for only 3 months. So far, I have paid off one debt, and working on more. This program is tough, but it's worth it. You have someone to hold you accountable for all your spending. I knew how to write out a budget, but actually executing it was my problem. LaSheryl is patient with me. She explains things thoroughly. She doesn't make me feel like a failure when I don't follow the plan. She is as enthusiastic about me being debt free as I am. I would recommend this program to everyone. It is a true blessing to my life, finances, and future.'

*-Jeri Mosby, Credit Counseling & Money-Management, HOPE Inside SunTrust Memphis, TN*

"This class has delivered so much more of what I had thought it would. I have had my business since 2009. I thought all I had to do was register my business name and get a business license but I've learned that there is so much more that I can do to grow my business. I've also really enjoyed the cross feedback from different entrepreneurs in the class. There is a wealth of information from Jewel and the participants."

*-Twila Hawthorne, Small Business Development Client, HOPE Inside Atlanta, BB&T Bank.*

"The Operation Hope [Entrepreneur Training Program] is teaching me things about business that I would not have known or considered on my own. I really enjoy the

connections that I made through BB&T and not once did anyone try to sell me any bank products. This makes me want to partner with them as well because they sincerely care about my success rather than to merely sell me bank products. I recommend the HOPE inside BB&T [ETP] to all businesses start up or established."

*-Dina Wells, Small Business Development Client, HOPE Inside Cleveland, BB&T Bank*

"The Operation HOPE Entrepreneurial Training program has been a blessing. I have grown as an entrepreneur. The classes have propelled me to move forward. Since I began attending the class I have made tremendous progress on my business plan, I have launched my website, established strategic sub-contractor relationships, developed a fact sheet, attended numerous networking activities and I have begun to put my business anchors in place, i.e. insurance etc. The speakers have been very inspiring and the class interaction has been really motivating. This class has provided me with the tools and knowledge to grow my business. I have received clarity and direction for my business. Jewel has been a tremendous resource. She is ideal. She possesses wisdom and has a patient demeanor in dealing with people at various points in their journey. Thank you meeting a need in the community."

*-Debra White, Small Business Development Client, HOPE Inside Atlanta, BB&T Bank*

"The thing I have found to be the most helpful about the Operation HOPE program are the one on one sessions with Jewel. She is so knowledgeable and even when I think I have thought of everything, she always encourages me to go deeper and discover the areas of my plan that need more development. I also like the fact that she shares not only her knowledge but her contacts to assist in those other areas where I may require additional help, such as credit and financing as well as branding, insurance, and marketing."

*-Felicia Williams, Small Business Development Client, HOPE Inside Atlanta, BB&T*

"Thank you coach Ana, you helped me tremendously removing a late payment from my credit report. All of the credit reporters have deleted this late payment thanks to your time and dedication. She helped me send letter and make calls to prove that my student loans weren't paid because a misunderstanding on the payment plan, I am on. Now my credit is back on track and I can continue looking to buy my home soon."

*-Gisela Sotelo*

Mr. Ryan Ingram almost lost hope regarding his credit. He had a low credit score of 459. He decided to call operation HOPE. He attended my Credit and Money Management Workshop and was so surprised at all of the things he can do to rebuild his credit. Once we had our one on one counseling he decided to start working on his work plan and in 3 months his credit score increased 100 points! He is a single father and want to provide a home for his children that he owns. He is on his way to make his goal happen. The most dangerous person is a person that gives up or has no hope. If we can change the mindset of those that have given up and give them the tools necessary to succeed, we have fulfilled our Silver

Rights mission. I will be having Credit and Money Management workshops at the Hope Inside Tampa During throughout the Month of January.

*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

SunTrust Bank client Ramon Aponte was referred to Operation HOPE to provide him some credit counseling. SunTrust Bank has a mortgage modification program that assist their clients that are facing financial hardship in making their mortgage payments. Coach Millie Agosto was able to assist Mr. Aponte complete modification application and also provide him with credit & money management counseling in Spanish since Mr. Aponte does not speak English. He was so grateful and happy that there was a HOPE inside in his branch to help him in avoiding foreclosure.

*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

This is Larry Walker. He did his first testimonial back in April 2016 and shared his credit counseling experience. He is a longtime client of SunTrust Bank with a good banking relationship. He was referred to me by Jennie De Jesus Bank manager Tampa HOPE inside. He had average credit 661 and wanted his credit score to be 700 plus. His credit score is now 701. He could not believe how quickly we were able to do this together. He stated, "I am so pleased that I have accomplished getting a 700 plus score under Millie's tutelage and guidance." He is on his way to keep on increasing his score and also take advantage of SunTrust 0 percent promotional credit card offer to be able to do balance transfer on his high interest rate cards and save money to increase his savings acct balance. He is thankful to SunTrust bank for allowing Operation Hope to help him.

*-Milagros Agosto, HOPE Financial Coach, Credit Counseling, HOPE Inside Tampa, SunTrust Bank*

**Eike, Kathy**

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**From:** Wright, Glorianna <gwrigh12@wildcat.fvsu.edu>  
**Sent:** Monday, April 15, 2019 6:09 PM  
**To:** BankMergerApplication@fdic.gov; RICH BankSup Applications Comments  
**Cc:** gweng@homefreeusa.org  
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April 15, 2019

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To Whom It May Concern,

As a HomeFree-USA Center for Financial Advancement™ Historically Black College and University partner, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Regards,

Glorianna Wright

Fort Valley State University