

Eike, Kathy

From: Chris Judy, CPA <chris.judy@tjtpa.com>
Sent: Tuesday, April 23, 2019 5:35 PM
To: RICH BankSup Applications Comments
Subject: [External] BB&T and SunTrust merger

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To whom it may concern,

I am a partner with a CPA firm that started in 1990 with six people and have grown to over 140 people serving clients in the Raleigh, Triangle region of NC. Our firm has had a business relationship with BB&T since we started and we have many mutual clients.

BB&T has played a big part in assisting our entrepreneurial to well established clients with their banking and finance needs. I have always found them to be honest and forthright in letting their customers know what they can and cannot do to meet their requests. BB&T has been the one stable financial institution investing in the Triangle Region and has played a big part on the economic growth we have sustained over the years.

I would like to express my support of the merger between these two financial institutions and I believe the combined entity will increase their ability to serve our community.

Thanks for your consideration,

Chris

Chris Judy, CPA
Managing Partner

TJT

Thomas Judy & Tucker
Certified Public Accountants

4700 Falls of Neuse Road
Suite 400
Raleigh, NC 27609

Direct: 919-534-1230
Main: 919-571-7055
Fax: 919-516-0277
[Email Disclaimer](#)

Eike, Kathy

From: Charles Sherrill <cs@sherrillappraisal.com>
Sent: Tuesday, April 23, 2019 5:38 PM
To: BankMergerApplication@fdic.gov; RICH BankSup Applications Comments
Subject: [External] BB&T and SunTrust merger

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To whom it may concern:

I have been both a personal and commercial customer of BB&T since 1999. I have been very pleased with the quality of service that BB&T provides my family and me, and I appreciate the financial support they provide our home community of Pensacola. Although I do not personally bank with SunTrust, I observe it to be supportive of our community as well. I am very much in favor of the merger of these two fine banking institutions.

Sincerely,
Charles C Sherrill Jr.

Charles C. Sherrill, Jr. MAI
Sherrill Appraisal Company
410 East Government Street
Pensacola, FL 32502
phone: (850) 432-9827
e-mail: csherrilljr@sherrillappraisal.com

Eike, Kathy

From: Susan Snyder <ssnyder@miamichamber.com> on behalf of Alfred Sanchez <asanchez@miamichamber.com>
Sent: Tuesday, April 23, 2019 8:38 PM
To: RICH BankSup Applications Comments
Subject: [External] Letter of Support re: SunTrust Merger with BB&T
Attachments: SunTrust Merger Letter of Support - 4-23-19 FRBR.pdf

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Dear Sir or Madam,
Please see attached.

Sincerely,

Alfred Sanchez | President/CEO



1601 Biscayne Boulevard | Ballroom Level | Miami, FL 33132
direct 305-577-5450 | main 305-350-7700 | cell 305-467-1675
asanchez@miamichamber.com | www.MiamiChamber.com





April 23, 2019

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

Submitted via Email to: comments.applications@rich.frb.org

Dear Sir or Madam:

On behalf of the Greater Miami Chamber of Commerce, I am pleased to provide this letter in support of SunTrust Bank and its work within Miami-Dade County. As the voice of South Florida business in the global marketplace, the Chamber is dedicated to building the best environment for business in the Americas and committed to improving the economic vitality of South Florida by educating and advocating for solutions to members' business needs. As such, the Chamber works closely with the local business community to advocate proactively, particularly in the areas of transportation and infrastructure, healthcare, fostering workforce housing solutions; brightening our students' future and building tomorrow's workforce; protecting Florida's valuable environmental resources and prioritizing behavioral health as part of our efforts to promote sustainable economic development in the South Florida region. For decades, SunTrust and its local leadership have been actively involved and engaged partners of the Greater Miami Chamber of Commerce, assuming a variety of volunteer leadership roles within the organization, including serving on our Banking & Financial Services Committee. Their longstanding commitment to the Greater Miami Chamber, and to the community, is commendable.

Among its notable accolades, SunTrust is a past recipient of the Greater Miami Chamber's Julia Tuttle Award for Community Involvement and Corporate Citizenship, recognizing SunTrust as a for-profit business whose South Florida corporate giving program and outreach to the not-for-profit sector epitomizes the best in corporate community involvement. It is our hope that the proposed merger between SunTrust Bank and BB&T will further strengthen the communities served by these organizations, following SunTrust's long established track record of community involvement and engagement.

Should you have questions or need any additional information from the Greater Miami Chamber of Commerce in consideration of this proposed merger, please do not hesitate to call me at (305) 350-7700.

Sincerely,

A handwritten signature in blue ink, appearing to read "AS", is positioned above the typed name of the sender.

Alfred Sanchez,
President & CEO

Greater Miami Chamber of Commerce
1601 Biscayne Boulevard, Miami, FL 33132-1260
305-350-7700 • Fax 305-575-2687
www.MiamiChamber.com

Eike, Kathy

From: Robert Schiller <rschiller@ncsymphony.org>
Sent: Tuesday, April 23, 2019 11:01 PM
To: RICH BankSup Applications Comments; 'BankMergerApplication@fdic.gov'
Subject: [External] BB&T and Suntrust Merger

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

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Good evening. I am emailing in my role as Chief Financial Officer with the North Carolina Symphony. The Symphony has been a client of BB&T for more than three decades for our day-to-day banking and for the past five years as the manager of our endowment funds.

We have relied on BB&T to help us modernize our banking and find cost and time efficiencies at every turn. BB&T has supported the Symphony through various economies – good, bad and in between – and has always been there for the North Carolina Symphony. BB&T has provided the Symphony with the short-term and long-term financing necessary for growth, and in some cases, for our survival. We are in a very strong financial position (cash reserves, out of our line of credit, etc.) due in large part to BB&T's steadfast support. BB&T is a true community partner in every way imaginable – from our daily banking needs, the management of our endowment funds and through their philanthropic support of the Symphony and many other nonprofits in the communities they serve.

I support the merger of BB&T and Suntrust and believe it will be beneficial to our community. On a personal level, I have banked with Suntrust for more than two decades (Maryland and North Carolina) and I have financed my home through BB&T Mortgage. Over the years, I've always had great respect for both institutions. Their merger makes a great deal of sense – their business models are similar, they both are known for their integrity, and they are both well-respected, customer service oriented companies.

Thank you for your consideration of my letter of recommendation.

Sincerely,

Robert Schiller

Robert Schiller
Senior Vice President for Finance, Administration & CFO
North Carolina Symphony
3700 Glenwood Avenue, Suite 130
Raleigh, NC 27612

Tel 919.789.5490
Fax 919.781.6066
E-mail rschiller@ncsymphony.org
Web www.ncsymphony.org

Eike, Kathy

From: McMc Investment <mcmcinvestment@aol.com>
Sent: Wednesday, April 24, 2019 8:20 AM
To: RICH BankSup Applications Comments
Subject: [External] Merger
Attachments: Albert McCauley.pdf

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Please see attached. Thank you!

Kim Saunders

McCauley & McDonald Investments

mcmcinvestment@aol.com

Office: 910.483.1861

Business Mobile: 910.605.1914

ALBERT O. McCAULEY
PO Box 361
Fayetteville, NC 28301
(910) 483-1861

April 24, 2019

RE: BB&T / SunTrust Merger

Ladies and Gentlemen,

I am a business owner living in Fayetteville, NC. Over the past 40 years, I have had the pleasure of working with BB&T in building my businesses. I founded a convenience store business which over a period of 30 years grew to more than 100 units located in towns and cities throughout North and South Carolina. After selling that company I founded an asphalt paving and sitework construction firm called Highland Paving Co, which now has manufacturing and construction operations in Fayetteville and Wilmington, NC.

Throughout my business career, BB&T has been a trusted partner in growing my businesses. By providing the necessary capital as well the advice and counsel that business owners need, BB&T has truly been a huge factor in our success. As a result of our combined efforts, more than 1500 permanent jobs were created, many for people in rural or low wealth communities. Moreover, because of our mutual success, we have been able to support and promote a myriad of charities and non profit organizations in the communities we both serve.

Even as BB&T has grown over the years, the bank has never lost sight of the importance of personal relationships and individualized service. Our region has been greatly served by BB&T and I fully expect the merger with SunTrust to create an even stronger institution which will be able to offer even more services and support across our growing regional economy. I fully support the merger and believe the combined company will be a benefit to me and to other customers and communities.

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

Sincerely,



Albert O. McCauley

Eike, Kathy

From: Mark A Norcross <mark@marknorcross.com>
Sent: Wednesday, April 24, 2019 8:39 AM
To: RICH BankSup Applications Comments
Subject: [External] BB&T and SunTrust
Attachments: BB&T Letter .pdf

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Dear Sirs:
Please see attached letter BB&T and SunTrust

Sincerely,
Mark


MARK NORCROSS
1049 Rockford Road
High Point, NC 27262
(M) +1 336 210 8727


MARK NORCROSS

April 23, 2019

Re: Merger of Equals BB&T and SunTrust

Dear Sirs,

It is with great pleasure to write this letter in support of the merger between BB&T and SunTrust. I have been associated with BB&T in excess of twenty-nine years. I have owned and operated various companies during this time; which BB&T has provided me with short-term capital. This allowed me to expand my operations that created employment in our community. Further BB&T provided our operations with the necessary "back of the house" knowledge in our international letters of credit department for export and import. This was essential in our growth over the years.

Our furniture company was number one in the commercial space with local manufacturing and offshore manufacturing with excess of 5800 employees. BB&T was our sole banking facility and without them it would not have been the same company.

A few highlights:

- BB&T staff is "always" on hand:
 - To take care of current and future requirements
 - Provide suggestions when questions arise
 - Superior attitude of always "wanting to deliver results"
 - Upfront and frank of a current situation
 - Being realistic with current and future needs
 - Always being extraordinary with each situation
 - Always following up any task or ask until completed
- BB&T is a large HANDS ON BANK that always delivers a smile with a down home feeling.
- BB&T delivers Service and Customer Advocacy in the upmost manner at all times.

I strongly support the merger and believe the combined entity will be wholesome for our community and allies.

Sincerely,



Mark A. Norcross

1049 Rockford Road
HIGH POINT, NORTH CAROLINA 27262
Ph: 336-883-6328

Eike, Kathy

From: Kelly Vick <kvick@wilsonha.org>
Sent: Wednesday, April 24, 2019 8:55 AM
To: RICH BankSup Applications Comments
Subject: [External] BB&T-SunTrust merger
Attachments: BB&T LOS.pdf

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Good Morning,

Please find attached a letter of support for the proposed BB&T-SunTrust merger.

Kelly Vick

President - CEO

Wilson Housing Authority

252-291-2245 ext. 250

kvick@wilsonha.org



WILSON HOUSING AUTHORITY
301 E. NASH STREET
P.O. BOX 185
WILSON, NC 27894-0185

President/CEO
Kelly Vick

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

April 24, 2019

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

In reference to the proposed merger of BB&T and SunTrust Banks:

We are in support of the merger.

The Wilson Housing Authority has had a relationship with BB&T since the authority was founded in the 1950s.

BB&T shares our commitment to providing quality affordable housing to low income residents of Wilson County and over the years has worked with the authority on numerous projects to provide safe and clean housing to those who otherwise might not be able to afford to rent their own place.

In 2012, BB&T provided the construction financing for the rehabbing of 68 units and the construction of 40 new units, all of which provide housing for elderly, low income Wilson residents.

More recently, BB&T has also agreed to provide construction financing for the housing authority's planned construction of 54 new affordable housing units in downtown Wilson.

These projects have a tremendous impact on our local economy and demonstrate BB&T's commitment to supporting projects that make Wilson a better place to live for all of its citizens.

It is for all of these reasons that I support merger of BB&T and SunTrust Banks and believe the combined entity will be good for the Wilson community.

Sincerely,

Kelly Vick

Eike, Kathy

From: Matthew Smith <mbsmith9@waketech.edu>
Sent: Wednesday, April 24, 2019 9:10 AM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] SunTrust + BB&T

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To Whom it May Concern:

I am writing to express my personal and professional support for the proposed merger of SunTrust and BB&T.

I have personally banked with both institutions over my lifetime and think that the merger is an incredible stroke of brilliance for the customers of both banks who will receive enhanced service and capacity. I know the leadership of both SunTrust and BB&T and think that they are strong, principled and ethically focused leaders. I trust the vision they have crafted. This is unusual in the current financial climate.

Additionally, my company currently banks with SunTrust and after having a one on one meeting with leadership, I am convinced that their blended services and counsel will only add value to our portfolio management and fee structure.

Finally, I know that our local nonprofit community in Raleigh, NC will benefit from this merger. I have seen amazing philanthropic support from both of these banks and feel strongly that when they combine and implement structure that we will see incredible benefits to the groups locally that need their help.

I am excited about this merger. I think it is a strong proposal that should move forward. I look forward to the HQ moving to Charlotte and the great jobs and opportunities that will follow for our fellow citizens.

Thank you,
Matthew B. Smith

MATTHEW B SMITH
Executive Director



919.866.5988 (w)
919.417.2726 (m)
9101 Fayetteville Road
Raleigh, NC 27603
Mbsmith9@waketech.edu

Like us on [Facebook](#). Follow us on [Twitter](#)!

Eike, Kathy

From: Janet Caswell <jcaswell@interimhealthcare.com>
Sent: Wednesday, April 24, 2019 9:18 AM
To: RICH BankSup Applications Comments
Subject: [External] BB&T and SunTrust Merger
Attachments: doc02218820190424091408.pdf

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April 22, 2019

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

RE: Merger between BB&T and SunTrust

To Whom It May Concern:

Please allow me to introduce myself. My name is Donna Byrd and I have been a small business owner in North Carolina for several years. I own Interim Healthcare franchises in Eastern North Carolina, the Raleigh/Durham area, and Asheville. We provide home healthcare services to our clients in those areas as well as many jobs in those same communities. I feel we provide a necessary and critical service to all residents including those in many rural and under-served areas. My goal is to support and enrich North Carolina counties with our services and continue to grow my business in these areas as well as new territories.

BB&T has been my bank of choice for many years. I have turned to BB&T many times for long-term loans as well as short-term cash flow loans. It has always been a pleasure to deal with BB&T as they have partnered with me to grow my business, which allows me to better serve our communities. The relationship that I have with BB&T is critical in my long-term growth goals.

I feel the merger between BB&T and SunTrust would only help solidify my future business financial plans. I support the merger and believe the combined entity will be good for the community and associates.

Sincerely,

Donna Byrd
President

Interim Healthcare of the Eastern Carolinas, Inc.
Interim Healthcare of the Triangle, LLC
The Byrd Healthcare Group of NC, LLC

SERVICE CENTER:

305 LIBERTY STREET, P.O. BOX 2249, WHITEVILLE, NC 28472-7249 • TEL. (910) 642-2106 • FAX (910) 642-6903

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ASHEVILLE, NC 28803
(828) 274-2082
www.interimhealthcare.com/franchise

3710 UNIVERSITY DRIVE
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DURHAM, NC 27707
(919) 493-7573
www.interimhealthcare.com/franchise

210 McKOY STREET
CLINTON, NC 28328
(910) 592-9011
ELIZABETHTOWNS: (910) 862-8790
www.interimhealthcare.com/franchise

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FAYETTEVILLE, NC 28305
(910) 483-6144
DUNN (910) 692-5400
RAEFORD (910) 875-5833
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LAURELHURST, NC (910) 277-2272
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www.interimhealthcare.com/franchise

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SUPPLY, NC 28462
(919) 735-8044
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615 EAST SOUTH BRLAND ST.
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(910) 498-1962
JACKSONVILLE (910) 347-3160
BURGAW (910) 259-7675
www.interimhealthcare.com/wallace

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WHITEVILLE, NC 28472-7249
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www.interimhealthcare.com/franchise

2420 SOUTH 17TH STREET UNIT B
WILMINGTON, NC 28404
(910) 343-5244
www.interimhealthcare.com/wilmington

Eike, Kathy

From: Martin Eakes <Martin.Eakes@self-help.org>
Sent: Wednesday, April 24, 2019 9:33 AM
To: RICH BankSup Applications Comments
Subject: [External] comment letter for BBT Suntrust merger
Attachments: Self-Help Support Letter for BBT ST Merger - Fed.pdf

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Dear Sir or Madam,

On behalf of Self-Help Credit Union and Self-Help Ventures Fund, I have attached is my comment letter regarding the proposed BB&T merger with Suntrust Bank.

Thank-you for the opportunity to provide our perspective.

Best regards,

Martin Eakes, CEO
Self-Help
919-956-4437



April 23, 2019

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

Dear Federal Reserve Staff:

As the CEO of Self-Help, I am writing to support the proposed merger of SunTrust and BB&T.

Self-Help is a national community development financial institution (CDFI) with a mission to create and protect economic opportunity for all, especially for people of color, women, rural residents and low-wealth families and communities. We have a very long and productive history of working with both BB&T and SunTrust.

Both banks have been strong partners of Self-Help's economic development and social justice work for decades. For example, as far back as 1994, BB&T made a tax credit investment in Self-Help's renovation of the historic Mercy Hospital in Wilson, North Carolina. The building was in shambles, the roof was completely collapsed, and the building had been condemned by local government authorities. However, for many decades, this hospital was the only hospital in all of eastern North Carolina that would accept black patients. Later, BB&T donated this investment to Self-Help, and Self-Help later donated the entire building to the Wilson Community Improvement Association, the grandparent of all community development corporations in North Carolina. Without BB&T's help, this amazing structure would have been lost forever.

In 1999, both BB&T and SunTrust's predecessor bank, CCB, made \$10 million unsecured investments in Self-Help's program to jump-start economic activity in eastern North Carolina following the devastating flooding from Hurricane Floyd in September of that year. Each bank also contributed \$1.1 million of reserves to this lending program as part of the Bank Enterprise Award program that had only recently been created. With this support, Self-Help was able to deploy \$100 million of homeownership loans targeted at African American communities that had been virtually destroyed by this 500-year flood.

Both BB&T and SunTrust participated actively in Self-Help's Home Loan Secondary Market Program, through which Self-Help has purchased more than \$5 billion of affordable home loans targeted for low-wealth families throughout the Southeast, and, eventually, throughout the country. Both banks originated home loans through this program, which helped create a recycling flow of funds to disproportionately home owners of color, who deserved the opportunity to own their own home, but who lacked sufficient cash reserves to make a down

payment larger than 3% of home's purchase price. This program has had excellent repayment success, proving that low-wealth homeowners are strong credit risks.

When the rest of the lending world went insane in the late 1990s through the mid-2000s with disastrous 2-28 subprime hybrid ARM loans, BB&T's CHIP program continued as the model of how home loans should be made to low-wealth and minority home borrowers. BB&T's program offered 30-year fixed-rate, no-PMI home loans with 0% to 3% down payments. BB&T has offered, and succeeded with, this program for **decades**.

In the same vein, SunTrust and BB&T both supported North Carolina's first-in-the-nation 1999 legislation to prevent predatory home mortgage loans, and the model legislation to license mortgage brokers in the early 2000s. This was not popular among the national banking trade associations, but SunTrust and BB&T were willing to support additional regulation in the state simply because it was the right thing to do. As a result, North Carolina was spared many of the lending abuses that occurred in other states.

SunTrust and BB&T have each provided substantial and ongoing support for Self-Help's New Markets Tax Credit (NMTC) work. SunTrust has provided \$50.2 million in debt and equity to support Self-Help's NMTC commercial lending to nonprofits and small businesses across the country. The bank has also provided \$19.5 million in debt, equity and their own NMTC allocation to support historic renovation and the creation of affordable office and retail space through Self-Help's commercial real estate development projects in underserved areas. Similarly, BB&T has provided \$23.5 million in debt and equity to support Self-Help's NMTC commercial loan program.

We expect that a merger of BB&T and SunTrust will come with a continuing and expanding commitment to lending and investment to support low-wealth families and communities, both directly and through partnership with CDFIs like Self-Help. These two banks have, over decades, earned the right to be trusted as strong partners in serving all of the communities in their service areas, regardless of color or economic status.

Thank you for the opportunity to acknowledge and appreciate Self-Help's past partnerships with SunTrust and BB&T.

Sincerely,

Martin D. Eakes
CEO

cc: FDIC

301 West Main Street, Durham, NC 27701
P.O. Box 3619, Durham, NC 27702-3619
Tel: 919.956.4400 / Fax: 919.956.4600
www.self-help.org

Eike, Kathy

From: Dr Jay <drjay@ccpeds.org>
Sent: Wednesday, April 24, 2019 9:42 AM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Cc: Rutledge, Justin
Subject: [External] Merger
Attachments: img-190423193616.pdf

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PLEASE NOTE: This email is not from a Federal Reserve address.
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Please see the attached letter supporting the merger of BB&T with SunTrust.

Regards,

Jay P. Schwartz, MD
drjay@ccpeds.org
Collin County Pediatrics
3555 National Drive, Suite 100
Plano, TX 75025

Collin County Pediatrics

Jay P. Schwartz, MD
Pediatrician

April 24, 2019

3555 National Dr
Suite 100
Plano TX 75025
972-731-9900
drjay@ccpedcs.org

**To: Federal Reserve Bank of Richmond
FDIC Atlanta Regional Office**

Re: BB&T and SunTrust Merger

I am a pediatrician in the north Dallas suburbs and have been a client of BB&T for 2 ½ years. My medical practice had grown rapidly over the past several years and in 2016 I decided we needed more office space. Justin Rutledge at BB&T was able to assist me with build out expense financing and the eventual purchase of my new medical office building in 2017. BB&T offered a loan package that was better than the national banks, Chase and Wells Fargo, and the regional banks, Valiant and Plains Capital, could offer me. Simply put, BB&T outworked the competition. I now employ 12 people and my office building is also occupied by a young dentist and a young orthodontist that will serve our rapidly growing community for years to come.

Everyone that I have worked with at BB&T has been trustworthy and exceptional. At least one of the larger banks, Wells Fargo, has had serious ethical lapses over the past several years that have embarrassed the industry. I feel that fair competition is great for everyone, customers as well as bankers. I feel the merger of BB&T and SunTrust will help businessmen like me hoping to grow their business.

Regards,


Jay P. Schwartz, MD

Eike, Kathy

From: Cade, Ashlie <acade@withersravenel.com>
Sent: Wednesday, April 24, 2019 9:50 AM
To: RICH BankSup Applications Comments
Subject: [External] FW: Attached Image
Attachments: 1643_001.pdf

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Thanks, Ashlie

From: scan@withersravenel.com <scan@withersravenel.com>
Sent: Wednesday, April 24, 2019 9:34 AM
To: Cade, Ashlie <acade@withersravenel.com>
Subject: Attached Image



WithersRavenel

Our People. Your Success.

April 24, 2019

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

RE: BB&T / SunTrust MOE

To whom it may concern:

I am writing this letter in support of the merger transaction between BB&T and SunTrust.

WithersRavenel has been banking with BB&T for over ten years. I work closely with our relationship manager, David Byerly, to make sure all of our bank and financing needs are met. BB&T has provided convenient financing for our capital expenditures that has allowed for easier acquisition of those fixed assets. In addition, BB&T has provided a line of credit that allowed us the capital to purchase a subsidiary.

WithersRavenel is an engineering, surveying, and consulting firm that has been in business for over 35 years in North Carolina.

Sincerely,
WithersRavenel

Ashlie Cade, CPA
Controller

Eike, Kathy

From: Roy Lilley <Rlilley@lilleyandjohnsoncpa.com>
Sent: Wednesday, April 24, 2019 10:33 AM
To: RICH BankSup Applications Comments
Cc: LUzzell@BBandT.com
Subject: [External] Merger - BB&T and SunTrust

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

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Federal Reserve Bank:

Dear Sirs:

I am commenting on the proposed merger between BB&T and SunTrust. I support this merger.

I have been a BB&T personal customer and a BB&T business customer for over 40 years. My father was on the local BB&T Board at one time, and encouraged me to bank with BB&T. As a CPA stockholder in our firm, Lilley & Johnson, P.A., I have used the services of BB&T in many ways during this 40 year relationship. We have used the bank for real estate financing, equipment financing, and operating lines of credit. We also have our business checking account with BB&T. My wife and I have used BB&T for personal home financing, checking accounts, and other needs as circumstances warrant. I also own over 5,000 shares of BB&T stock.

As an investor, business and personal customer, I support the merger because I believe it will lead to efficiencies and enhanced product service for the customers of both banks. Fortunately, in our area at least, there is no overlap between the two banks, so this gives me confidence that the same relationships that we count on will continue intact.

BB&T was founded in eastern North Carolina in Wilson, a town approximately 50 miles from my town of Williamston, N.C. I am proud of the eastern North Carolina roots for this bank, and the ways in which it has served eastern North Carolina. I was disappointed at the recent closings of two nearby Wells Fargo branches in the communities of Windsor and Robersonville, N.C. I hope these large banks will not forget the small communities with less than 10,000 people that so desperately need banks and other institutions to survive. I would hope this fundamental principle of continuing to serve the communities on which the bank was built will remain a strong focus of the newly merged bank.

Sincerely,

Roy T. Lilley, CPA

Eike, Kathy

From: Drema Woods <dwoods@portamherst.com>
Sent: Wednesday, April 24, 2019 10:36 AM
To: RICH BankSup Applications Comments; bankmergerapplication@fdic.gov
Cc: bblakley@bbandt.com
Subject: [External] COMMENT LETTER

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April 23, 2019

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

Federal Reserve Bank of Richmond
Post Office 27622
Richmond, VA 23261

TO WHOM IT MAY CONCERN:

Please accept this letter as our indication of support for the pending merger of BB&T and SunTrust. Amherst Madison is a marine transportation, construction and repair company with locations in both West Virginia and Ohio. We have been in business since 1893. Our relationship with BB&T and its predecessors spans over fifty years. While our current activity with BB&T consists primarily of deposit/cash management positions, our history involves a much more integrated relationship involving debt and financing arrangements that helped shape our company. We are confident our needs will be met by either our Relationship Manager, Patrick O'Malley and/or Regional President, Bobby Blakely. The combined services and additional capital capacity of the combined companies will help the economic climate in West Virginia.

Sincerely,

Robert R. McCoy
President and Chief Operating Officer

cc: Bobby Blakely

Eike, Kathy

From: Hal Hedley <hal@rmhc-kentuckiana.org>
Sent: Wednesday, April 24, 2019 10:52 AM
To: RICH BankSup Applications Comments
Cc: Stevens, Timothy
Subject: [External] Letter in support of BB&T and SunTrust Merger
Attachments: Fed Reserve BB&T SunTrust Support Letter.docx

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To Whom It May Concern:

Please see the attached letter in support of the BB&T and SunTrust merger.

Thanks,

Hal Hedley
Chief Executive Officer
Ronald McDonald House Charities of Kentuckiana
550 South First Street
Louisville, KY 40202
hal@rmhck.org
502.561.7658



Ronald McDonald
House Charities®
Kentuckiana

www.RMHCK.org · 502-581-1416
550 S. First Street · Louisville, KY 40202

April 24, 2019

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

To Whom It May Concern:

It is my pleasure to write this letter in support of the merger between BB&T and SunTrust. As Chief Executive Officer of Ronald McDonald House Charities of Kentuckiana (RMHCK) in Louisville, KY, I have many years of experience working with BB&T here. Our current closest direct contact with BB&T is Tim Stevens, who serves on our Board of Directors and Executive Committee.

RMHCK provides a home away from home for families of seriously ill children when they must travel to Louisville to seek healthcare for their seriously ill children. BB&T has been a longtime supporter of our mission, in terms of both financial support and employee engagement. Most recently, via Tim's leadership, BB&T has supported our day-to-day operations via special event sponsorships and employee volunteerism. BB&T has also provided capital financial support for past expansion projects, enabling us to expand our capacity to serve families and keep them close during one of the most difficult times in their lives.

I fully support the merger of BB&T and SunTrust and believe its communities and associates will benefit. Please contact me at 502.561.7658 if you have questions or need additional information.

Sincerely,

A handwritten signature in black ink that reads "Hal Hedley".

Hal Hedley
Chief Executive Officer

Keeping Families Close

Eike, Kathy

From: Olante Watson <owatson@alpha-community.org>
Sent: Wednesday, April 24, 2019 10:57 AM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] BB&T SunTrust Merger
Attachments: BB&T SunTrust Federal Reserve Letter.pdf

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Olanté Watson
President
Alpha Management
919-727-1981 office
919-489-4372 fax
www.alpha-community.org

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www.alpha-community.org

April 23, 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

Re: BB&T/SunTrust Merger

I am writing this letter as support of BB&T and SunTrust merger. For the past 15+ years BB&T has assisted with providing the necessary banking resources for my business Alpha Management Services, Inc., Alpha Management Community Services, Inc., and Watson Realty, LLC.

At no one time during my relationship with BB&T have they failed me and my Relationship Managers have always been available to meet my needs. The services provided have been in regards to my Home Mortgage, HELOC Line of Credit, Planning for Retirement, Life Insurance, Professional & General Liability Insurance, Workers Comp Insurance, Commercial Financing, Estate Planning, Merchant Services, Investment Options, and Deposit Accounts.

I support BB&T and SunTrust merger and believe the combined entity will be good for our community, employees, and associates.

Sincerely,

Olanté Watson

Olanté Watson
President

Eike, Kathy

From: Evan Sommerfeld <admin@phphernando.org>
Sent: Wednesday, April 24, 2019 11:01 AM
To: RICH BankSup Applications Comments
Subject: [External] Comments - SunTrust BB&T Merger - People Helping People
Attachments: PHP - Suntrust - Federal Reserve Bank.pdf

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Please find attached to this message our letter regarding the SunTrust / BB&T merger.

Regards,

Evan Sommerfeld
Executive Director
People Helping People
A 501c3 Non-Profit Charitable Corporation

Mobile: +1 (540) 537-6305
Email: admin@phphernando.org
Web: phphernando.org
Mail: PO Box 6182, Spring Hill, FL 34611
Office: 1396 Kass Cir, Spring Hill, FL 34606

People Helping People's mission is to end hunger in Hernando County by breaking the cycle of poverty among the people served. Besides providing food, PHP will link people to benefits, education, training and resources empowering them to help themselves to become productive members of Hernando County.



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

SUNTRUST CONSIDERATION OF MERGER SUPPORT

Our organization, People Helping People In Hernando County, Inc. (PHP), is a non-profit organization that focuses on the providing food assistance to the homeless, near-homeless, and financially impoverished/constrained. We manage four core programs; (1) food assistance for approximately 740 students weekly, (2) supplemental groceries for nearly 260 senior citizens monthly, (3) food & supplies for around 110 homeless & near-homeless weekly, and (4) a warm meal served on Sunday to those in need in the community ranging from 50-100 every week.

Our annual budget for operations is around \$400,000 annually, and we operate with one employee and about 200 volunteers out of our resource center in Spring Hill, Florida. SunTrust has awarded us two grants in the past, one for \$5,000, and another for \$10,000. Since we do not receive any federal, state, or municipal funding, the generosity of corporations, organizations, and individuals is absolutely essential to our operations.

SunTrust funds were allocated to our program for students. It is hard for many people to imagine how a lack of nutrition can alter behavior so much; but it does. Better test scores, improved reading skills, positive behavior, improved health and increased attendance have all been attributed to this very successful program. In addition, we know that when we have the ability to help those in need, and we do, the precious lives we serve are reminded that their community cares about them, their well-being, and their future.

To say the least, we are exceptionally grateful for the support of SunTrust in the form of grants. Their staff have also volunteered with us, and sponsored events, and hosted food drives to stock our pantry.

Sincerely,

Evan W. Sommerfeld
Executive Director

Mailing Address
PO Box 6182
Spring Hill, FL 34611
Phone: +1 (352) 686-4466

**United Way
of Hernando**



Physical Address
1396 Kass Circle
Spring Hill, FL 34606
Web: phphernando.org

Eike, Kathy

From: Gerry Poppe <gerry.poppe@water.net>
Sent: Wednesday, April 24, 2019 11:02 AM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Cc: Jason Brewer
Subject: [External] BB&T / Sun Trust Merger

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Waterman Broadcasting was established in 1956 and has become a very financially strong business partner with BB&T over the years. Prior to the acquisition of Colonial Bank, Waterman Broadcasting had been a client of Sun Trust. We have been a client of BB&T (formerly Colonial Bank) for well over 20 years.

The financial strengths of these two institutions has allowed Waterman Broadcasting to make sound investments and be able to administer our commitments to our vendors and employees.

These institutions have supported our employee's banking needs, by nature of our banking relationships, by administering home/auto/recreational loans, as well as ACH direct deposit of their pay.

Not only have we, as a company, benefited; but likewise, our employees have benefited through their ability to engage with these institutions directly.

We support this merger and look forward to the combined strengths which they will have in serving our community.

Gerry

Gerald W. Poppe
VP / Chief Financial Officer
Waterman Broadcasting Corp.
WBBH, WZVN, WVIR

☎ Phone (239)-939-6222

☎ Fax (239)-939-6224

✉ E-mail gerry.poppe@water.net

✉ Address 3719 Central Ave., Fort Myers, FL 33901

Eike, Kathy

From: Rachel Ray <rrey@lctonstage.org>
Sent: Wednesday, April 24, 2019 11:03 AM
To: RICH BankSup Applications Comments
Cc: Noel, Stephen
Subject: [External] Letters of Support
Attachments: LCT Support Letter - ATL.pdf; LCT Support Letter - VA.pdf

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Please find attached two letters of support for BB&T Bank in Lexington, KY.

Thank you!

Rachel Ray

Development Director
Lexington Children's Theatre
418 W Short St.
Lexington, KY 40507
www.lctonstage.org
859-254-4546 ext. 230
Fax: 859-254-9512

[Support theatre arts for Kentucky youth with an online donation!](#)



418 West Short Street | 859.254.4546
Lexington, KY 40507 | Fax.254.9512

www.lctonstage.org

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

Lexington Children's Theatre (LCT) is a fully professional, non-profit organization dedicated to the intellectual and cultural enrichment of young people. As the State Children's Theatre of Kentucky, we are in the midst of our 80th season of serving children and families throughout the Commonwealth. Annually, LCT serves up to 130,000 children throughout the Commonwealth through our Main Stage performances, Education Department, Touring Productions, and Satellite Theatre based in Eastern Kentucky.

LCT is pleased to offer a letter of support for BB&T Bank in Lexington, Kentucky. BB&T is a valued part of our community and has offered significant support to our organization.

Stephen "Brad" Noel, Vice President, Vice President, Working Capital Solutions, Commercial and Corporate Bank served on LCT's Board of Directors from 2012 – 2018 and served as a valued advisor on our Operation and Development Cabinets. He has also financially supported the theatre with donations to our annual campaign since 2012.

Brad also facilitated LCT's introduction to and eventual partnership with BB&T's insurance team, who, along with Daryl Carlson, have proven a terrific asset in navigating the complicated world of employee insurance.

BB&T has also long been a supporter of LCT's annual fundraiser, Celebrity Curtain Call, sponsoring the event every year since 2013. In that time frame, Celebrity Curtain Call has raised over \$320,000 for arts education for young people.

LCT could not be happier with our working relationship with BB&T Bank, particularly with Brad Noel. Even though his board tenure is complete, he has remained a loyal donor, volunteer, and supporter, and we are proud that he is part of the LCT family.

Sincerely,

David Kidd
President, Board of Directors
Lexington Children's Theatre

Eike, Kathy

From: Phil Fischler <pjf@fischlerco.com>
Sent: Wednesday, April 24, 2019 11:05 AM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Cc: 'Jason.Brewer@BBandT.com'
Subject: [External]

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As a small business owner, I have been extremely pleased with the professionalism and high-level service that I have received from the BB&T Bank team. They have delivered the systems, infrastructure and credit that have allowed us to grow our operations and expand our client service offerings. I support the merger and look forward to many more years of mutual success as we continue to grow together.

Phil Fischler | Principal
CCIM, PE (FL, TX), LEED AP
FISCHLER PROPERTY COMPANY
1605 Hendry Street | Fort Myers, FL 33901
T 239.895.1060 | www.fischlerco.com



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Eike, Kathy

From: Jeff Holt <jeff@airflowproducts.net>
Sent: Wednesday, April 24, 2019 11:16 AM
To: BankMergerApplication@fdic.gov; RICH BankSup Applications Comments
Subject: [External] BB&T - SUNTRUST Letter of Support
Attachments: BB&T - Suntrust Merger Letter of Support.pdf

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Please find the attached copy of my Letter of Support for the pending merger of BB&T and Suntrust. Please feel free to contact me should you need additional information.

Best regards,

Jeff Holt

Airflow Products Co., Inc.
100 Oak Tree Drive
Selma, NC 27576

Office - Main (919)975-0240
Fax (919)975-0250
Office - Direct (919)856-8950
Cell (919)625-9115



Phone (919) 975-0240 • 100 Oak Tree Drive • Selma, NC 27576 • Fax (919) 975-0250

April 24, 2019

To whom it may concern,

Airflow Products Company is a manufacturer of air filtration products used in commercial, industrial and residential HVAC applications. Since establishing this company in 2002, BB&T has provided both short-term, and long-term capital which has enabled Airflow to expand our manufacturing facilities, (200,000 sq. ft currently) hire employees, (360 current employees) and extend our distribution network, (26 states and 4 countries).

Our relationship with BB&T is not specific to financing, as we utilize other services and products provided by the various divisions, (health insurance, commercial property and liability insurance, wealth management).

BB&T, through its' local branches as well as corporate assistance, has provided the support and resources needed to make Airflow Products the successful company that it is today. We are meeting our business objectives and goals daily due in large part to the assistance of BB&T.

I support the merger of BB&T and Suntrust, and believe the combined entity will be good for the local community, for my business, and for the associates as well.

Best regards,

A handwritten signature in black ink that reads "Jeff Holt". The signature is written in a cursive, slightly slanted style.

Jeff Holt
Owner / Vice President

Eike, Kathy

From: GMoff@oxfordinc.com
Sent: Wednesday, April 24, 2019 11:18 AM
To: RICH BankSup Applications Comments
Subject: [External] On behalf of Thomas C. Chubb III - Oxford Industries
Attachments: SunTrust.BB&T Merge 4.24.19.pdf

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Ladies and Gentlemen,

Please find the attached letter from Thomas Chubb regarding the SunTrust – BB&T Merge.

Regards,

Ginger Moff

Ginger Moff | Executive Assistant
Oxford Industries, Inc. | 999 Peachtree Street NE, Suite 688 | Atlanta, GA 30309
Office: 404-653-1419

OXFORD | NYSE: OXM | oxfordinc.com



Thomas Caldecot Chubb III
Chairman, Chief Executive Officer and President

Via e-mail comments.applications@rich.frb.org and BankMergerApplication@fdic.gov

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

Re: Proposed BB&T – SunTrust Merger

Ladies and Gentlemen,

This letter is offered by Oxford Industries, Inc. (NYSE: OXM) in support of the proposed merger of BB&T and SunTrust. We believe that the merger is in the best interest of the two banks' commercial and corporate customers, consumers and the broader communities in which the banks operate.

Oxford has worked with BB&T on a variety of corporate financing matters over an extended period of time and has worked extensively with SunTrust on a wide range of corporate trust, investment banking, financing, treasury and other issues throughout our entire 77-year history. Both BB&T and SunTrust are excellent banks with a strong regional focus. We believe that the combination of the two will continue and actually enhance their ability to serve commercial and corporate customers such as Oxford by allowing the banks to develop the deeper pools of talent and expertise that are necessary to be competitive in today's global banking marketplace.

Having shared the same headquarters city for 77 years, we are well-aware of SunTrust's excellent reputation for being a committed and engaged corporate citizen of the communities in which it operates. The bank generously supports many charitable and civic causes and encourages its leadership team to be active in such endeavors as well. An excellent example of SunTrust's genuine commitment to the well-being of the people in the communities in which they operate is the very effective "onUp" financial wellness program that is broadly offered to consumers without any requirement that the consumer be a customer of SunTrust. We believe that BB&T has a similar level of community commitment and engagement and we expect the merged bank to be an excellent corporate citizen.

In closing, we reiterate our support for the proposed merger of BB&T and SunTrust.

Sincerely yours,

A handwritten signature in blue ink, appearing to read "T. Caldecot Chubb III". The signature is fluid and cursive, written over a light blue horizontal line.

Thomas Caldecot Chubb III

Eike, Kathy

From: Matt Prochaska <mprochaska@brazosvalleyedc.org>
Sent: Wednesday, April 24, 2019 11:29 AM
To: RICH BankSup Applications Comments
Subject: [External] Support of BB&T & SunTrust Merger
Attachments: BVEDC BB&T Support Letter Fed Richmond.pdf

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Hello,

Attached please see a support letter from the Brazos Valley Economic Development Corporation in support of the BB&T and SunTrust merger.

Best,
Matt

--

Matt Prochaska

President/CEO

Brazos Valley Economic Development Corporation
[1716 Briarcrest Drive, Suite 714, Bryan, TX 77802](https://www.brazosvalleyedc.org)
P: (979) 260-1755 ext. 1005 | F: (979) 260-5252 | M: (979) 574-3095
www.brazosvalleyedc.org



BRAZOS VALLEY
ECONOMIC DEVELOPMENT
CORPORATION

April 24, 2019

Federal Reserve Bank of Richmond Representatives,

The Brazos Valley Economic Development Corporation (BVEDC) has been banking with BB&T for many years. The BVEDC is a 501(c)6 and serves as the region's economic development organization. The BVEDC shares a strong working relationship with the BB&T Market President, Glen Davis. Mr. Davis currently serves as a community volunteer as the Chairman of the Board of Directors for the BVEDC. BB&T is an essential supporter of the BVEDC's efforts to maximize a community partnership approach to economic growth that positively impacts the lives of all who live and work in Brazos County. BB&T has also demonstrated support for our regional economic development efforts as a member of our private sector investment program, Invest Brazos Valley, since 2014. I support the merger of BB&T and SunTrust and believe the combined entity will be good for our community and our continued economic development work.

Sincerely,

Matt Prochaska
President and CEO

Eike, Kathy

From: Isobelle Ellis <IEllis@floridataxwatch.org>
Sent: Wednesday, April 24, 2019 12:06 PM
To: RICH BankSup Applications Comments
Subject: [External] Comments regarding SunTrust & BB&T Merger
Attachments: Merger Letter FRB Richmond.docx

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Good Morning,

Attached you can find comments from Dominic Calabro, President and CEO of Florida TaxWatch, regarding the SunTrust and BB&T Merger.

Sincerely,

Isobelle Ellis
Florida TaxWatch
106 N. Bronough St.
Tallahassee, FL 32301
(850)-222-5052





106 North Bronough Street, Tallahassee, FL 32301 floridataxwatch.org o: 850.222.5052 f: 850.222.7476

Dominic M. Calabro
President & Chief Executive Officer

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

To Whom It May Concern,

Florida TaxWatch is pleased to hear about the proposed SunTrust and BB&T merger. SunTrust has been a great supporter of the exceptional contributions and general taxpayer and community benefits that Florida TaxWatch produced as Florida's trusted watchdog in keeping all of the state's taxpayers well-informed about key issues surrounding taxation and government spending. The company's philanthropy has allowed TaxWatch to protect the long-term interests and well-being of taxpayers and help enhance their understanding of American Civics as well as financial literacy matters impacting the state.

SunTrust Group Executive for Regional CRE Lending David Mann served as Florida TaxWatch's Chairman from 2016-2018, and SunTrust has sponsored membership meetings where state leaders gather to talk about the most important issues impacting the sunshine state.

SunTrust has also been a sponsor of two of Florida TaxWatch's most successful programs – the Principal Leadership Awards and the TaxWatch Productivity Awards. The Principal Leadership Awards program was established in 2014 to identify Florida's most effective principals in high-risk K-12 public schools, recognize and reward their work, and promote their transformational practices throughout the state. The TaxWatch Productivity Awards program publicly recognizes and rewards state employees and work units whose work significantly and measurably increases productivity and promotes innovation improving the delivery of state services and saving money for Florida taxpayers and businesses.

SunTrust has played a significant role in helping Florida TaxWatch better serve the Sunshine State and all of its taxpayers and citizens in all the communities served by SunTrust. We are beyond grateful for their dedication, leadership, stewardship, and investment in our community, and we are looking forward to partnering with SunTrust and BB&T for many years to come.

Respectfully,

Dominic M. Calabro
President & CEO
Florida TaxWatch

Eike, Kathy

From: Jennie R. Romero <jrromero@vcu.edu>
Sent: Wednesday, April 24, 2019 12:47 PM
To: RICH BankSup Applications Comments
Subject: [External] In support of SunTrust's merger application
Attachments: VCEE Letter Endorsing SunTrust - 4 2019.pdf; VCEE Letter Endorsing SunTrust - 4 2019.pdf

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Please find attached a letter of support from the Virginia Council on Economic Education.

Jennie Romero
Director of Development
Virginia Council on Economic Education
804.828.6054
Snead Hall, B2145
301 West Main Street, Box 844000
Richmond, VA 23284-4000
jrromero@vcu.edu
vcee.org



VIRGINIA COUNCIL ON
ECONOMIC
EDUCATION

A 501(c)(3) Nonprofit Organization

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ECONOMIC
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Thomas C. Palmer

S. Buford Scott *

Rob Shinn

Gary R. Thomson

Bruce T. Whitehurst

Patricia I. Wright

* *emeritus*

+ *ex officio*

April 17, 2019

Federal Reserve Bank of Richmond

P.O. Box 27622

Richmond, VA 23261

comments.applications@rich.frb.org

“After being assigned to teach the full-year Economics and Personal Finance high school course, I knew I needed a refresher in these topics. My experiences with VCEE have given me the confidence to reach and teach my students and prepare them to be engaged citizens in their communities.”

–High School Teacher, Norfolk, Virginia

It is with deepest appreciation that I write in support of the work SunTrust is doing with the Virginia Council on Economic Education (VCEE) and with financial literacy in the commonwealth.

The goal of VCEE is to deliver economic concepts and financial skills to all Virginia students so they can make better life decisions – for themselves, their families, their communities and their country, and we accomplish this by “teaching the teacher.” Annually, we serve approximately 1,500 teachers who reach 150,000 students. These educators impact additional students every year they continue to teach – a strong multiplier effect.

SunTrust has been a significant partner of VCEE in our pursuit to bridge the financial literacy gap in Virginia by:

- Empowering K-12 teachers to feel comfortable teaching financial education and incorporate it into their classroom;
- Inspiring students, starting in elementary school, to understand economics and personal finance through hands-on learning;
- Leading the strategic direction of the Virginia Council as a member of our statewide Board of Directors; and
- Investing time as community volunteers at VCEE events and programs located throughout the state.

Because of SunTrust’s investment and community connections, Virginia has become the national leader in K-12 economic and financial education. We fully endorse their continued work and their merger application.

If you have any questions about the work of the Virginia Council or our endorsement of SunTrust, please contact me at (804) 828-6054.

Gratefully,

Jennie Romero

Jennie Romero

Director of Development

Cc: D. Oscarlyn Elder, Group Managing Director, SunTrust Private Wealth
Mark A. Johnson, VP, Community Development Manager, SunTrust

Eike, Kathy

From: Brown, Whit <wbrown@cannonschool.org>
Sent: Wednesday, April 24, 2019 1:01 PM
To: RICH BankSup Applications Comments
Subject: [External] SunTrust and BB&T Merger

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To Whom it May Concern,

I am writing to express my support for the announced merger between BB&T and SunTrust banks. I am a retail customer of BB&T and have been for many years. Additionally, the organization I am employed by is a commercial customer of SunTrust. I think both organizations share a similar culture and an approach to how they do business. I have found both banks to have individuals within their organizations who are professional and competent and who have a high degree of integrity and doing the right thing for customers. I am supportive of this merger and believe the combined organization will be able to deliver better value to its collective customer base.

Sincerely,

Whit Brown



Whit Brown | Director of Business and Finance
Cannon School
5801 Poplar Tent Road | Concord, NC 28027
tel (704) 721-7188 | fax (704) 788-7779 | www.cannonschool.org

Cannon School nurtures relationships at the heart of learning and engages the learner in a journey of growth.
Courage | Teamwork | Passion | Respect | Integrity | Kindness

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Eike, Kathy

From: Alvita Swain <ASwain@strive2thrive.org>
Sent: Wednesday, April 24, 2019 1:36 PM
To: RICH BankSup Applications Comments
Subject: [External] Support Merger
Attachments: MergerSupport.pdf

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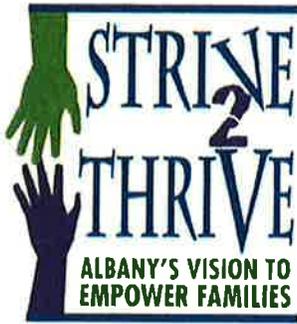
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Greetings,

Please see attached SunTrust merger support letter from Strive2Thrive Inc.

Kind Regards,
Alvita Swain
Executive Director
Strive2Thrive, Inc.

225 W. Broad Avenue
Albany, GA 31701
Office:229-317-7175
Cell:229-854-5579



April 23, 2019

To whom it may concern:

Strive2Thrive (S2T) is Albany's initiative to empower impoverished families to move towards self-sufficiency. S2T provides access to resources and services that offer support to families who reside in Albany-Dougherty County and are experiencing situational or generational poverty. By partnering with businesses, social service agencies, faith-based organizations, educational institutions and civic organizations, S2T brings people of all races, income and class lines together to build an integrated system of community-based support. This support builds and strengthens the stability of families. Services include, but are not limited to, peer support, mentoring, counseling, parenting, financial literacy, personal/professional development, life skills, employability skills and career planning.

For several years, SunTrust City President, Chris Misamore has served as a S2T board member. Chris was instrumental in donating surplus furniture and other needed office items to the program. His heart to serve the community and his willingness to assist wherever needed has been a value add to our board. The SunTrust Foundation has also provided assistance with funding to provide support for our self-sufficiency program. In 2018 that funding assisted in program/training support for 278 impoverished men, women and children. It is because of viable partnerships such as this that S2T can continue to do the work to end the cycle of poverty in the lives of our impoverished citizens.

Strive2Thrive supports the merger and is excited about the opportunity for continued partnership as together we forge on to strengthen our community and build a bridge out of poverty!

Kind Regards,

A handwritten signature in black ink, appearing to read 'ASwain', is written over the typed name.

Alvita Swain
Executive Director
Strive2Thrive, Inc.

Eike, Kathy

From: Felecia Gilmore-Long <execadmin@cdcoftampa.org>
Sent: Tuesday, April 23, 2019 11:12 AM
To: RICH BankSup Applications Comments
Cc: Ernest Coney; Keith.bell2@suntrust.com
Subject: [External] Support for Merger of SunTrust and BBandT Banks
Attachments: support letter for SunTrust BBandT Merger.pdf

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Please see the attached support letter for the merger of SunTrust and BBandT Banks. In addition to this letter, Ernest Coney has registered to personally make comments in Atlanta on May 3, 2019.

Please let us know if we need submit anything further.

Felecia

Felecia Gilmore-Long
Executive Assistant to the CEO



T 813.231.4362, Ext. 3150 **F** 813.231.4680

execadmin@cdcoftampa.org

1907 East Hillsborough Ave., Suite 100 Tampa, FL 33610

cdcoftampa.org | [Facebook](#) | [Twitter](#) | [YouTube](#)





813.231.4362

info@cdcoftampa.org

cdcoftampa.org

April 23, 2019

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John Unger
Board Member

Ernest M. Coney, Jr.
President & CEO

Chloe Coney
Founder

To Whom It May Concern:

I'm writing to recommend the merger of BB&T and SunTrust Bank. I have had the opportunity to work with both banks in my capacity as CEO of the Corporation to Develop Communities of Tampa, Inc. (CDC of Tampa) I have been consistently impressed with both bank's community involvement and capital investments in low- and moderate-income neighborhoods.

CDC of Tampa creates opportunities by deploying comprehensive community development strategies that connect educational attainment, workforce development and affordable/attainable housing, with community safety and resident leadership to drive economic prosperity.

When the CDC of Tampa was evaluating developing a program headquarters in East Tampa (a low-income area), BB&T quickly responded. The project allowed the CDC of Tampa to demolish a gentlemen's night club and build a 10,000 square foot Urban Enterprise Center "The Center" in its place. Even in the face a looming recession, BB&T representatives reviewed the CDC of Tampa's capital needs and decided to provide a \$1 million mortgage to make "The Center" a reality. BB&T helped the CDC of Tampa acquire an Edge Loan through the Federal Home Loan Bank, significantly reducing the interest rate. BB&T evidenced their commitment to the community and with their help, residents now have a central location to receive the assistance they need to improve their lives. At "The Center", we offer workforce training and job search assistance, homeownership services, financial education and programs to ensure area youth graduate from high school, apply to college or obtain a trade. Because of BB & T, "The Center" has allowed us to help 1,000 families achieve economic prosperity on an annual basis.

For the past 15+ years, SunTrust has had a dedicated management level staff member sit on our board. SunTrust has also provided CDC with program and capacity funding to help us provide housing counseling services to 500 residents on an annual basis, as well as, provide knowledgeable staff (of first-time home buyer products) to support our Home Buyer Education classes. I have also witnessed SunTrust partner on a regional and national level support financial capability and credit improvement programs. In Tampa (and other major cities) SunTrust partnered with John Hope Bryant, providing space in their local branches for residents to receive credit repair and other consumer education counseling. Supporting local and national groups, have helped to create hundreds of thousands of educated consumers.

The two banks have done a great deal to invest in the human and physical capital, within low- and moderate-income areas, such as East Tampa. I have found both banks to have engaged senior level officers and embrace a culture of community banking. We all know there is still much work to be done and we (as a community) will call on the merged entity to continue investing in our small businesses, providing mortgages to everyday people and investing in the aspirational goals of our residents. For these reasons, I endorse the proposed merger.

Sincerely,

Ernest Coney
CEO



Hillsborough County Florida



1907 East Hillsborough Avenue, Suite 100
Tampa, FL 33610

Eike, Kathy

From: Tim Swinson <TSwinson@macaljon.com>
Sent: Tuesday, April 23, 2019 11:26 AM
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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I am writing this email in support of the BB&T – SunTrust merger. We are an industrial contractor that has been in business for 40 years and our footprint for operations is Georgia, South Carolina and Florida. Over the years both of these banks have greatly contributed to our success. BB&T has been our primary bank over the last 15 years. We have experienced tremendous growth over the last 15 years and we could have never done it without BB&T. BB&T just simply makes it easy! Personally, as a CFO who has been in the business over 30 years, I have never worked with a bank that is so easy to work with and gives you all the support you need. Jason McMillan and Katie DeYulia have handled our account for a long time and I cannot say enough good things about them. They make my job as the CFO so much easier! They stay on top of things, communicate very well and are always very responsive. I wish all the banks conducted business like BB&T. Our sales and profits have more than doubled in the last six years and it would not have been possible without BB&T. BB&T has provided us with the long term and short term capital that has allowed us to grow like we have. Thru BB&T's financial support we have been able to expand our geographical footprint, acquire the necessary equipment to grow, and hire the necessary employees to meet our growth. Every step along the way they have been there to support our growth. I can't say enough good things about BB&T.

Over the years SunTrust has been a primary and secondary lender for us. Prior to BB&T becoming our primary bank, SunTrust had served in this role. SunTrust has always been a valued banking partner for us and their support has also allowed us to achieve our success. We are very excited that BB&T and SunTrust banks are merging together because we feel that thru the merger we will have an even stronger banking partner to work and grow with. Over the years our only issue with BB&T has been the fact that they did not have a banking center close to our main office location in Savannah, Georgia and now that problem is solved. With the merger we will now be able to utilize a banking location currently occupied by SunTrust that is less than a half mile away. This will make banking for us and our employees even easier.

We 100% support the merger and believe that the combined entity will be good for us, our employees, our business partners and the community. The merger cannot happen quick enough for us!

I will be glad to provide any further information that might be helpful on the merger.

Tim Swinson
MacAljon/SCL, Inc.
Chief Financial Officer
P.O. Box 7090
Savannah, Georgia 31418
912-547-1505

Eike, Kathy

From: David Hunn <david.hunn@vcwnorthern.com>
Sent: Tuesday, April 23, 2019 11:43 AM
To: RICH BankSup Applications Comments
Subject: [External] Comments on SunTrust - BB&T Bank Merger
Attachments: SSG Letter of Support.SunTrust.Federal Reserve Bank.April 2019.doc

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Dear Sir or Madame:

As you consider the proposed merger of equals between SunTrust and BB&T Banks, I am pleased to share the strong community partnership that our organization, in collaboration with the United Way of the National Capital Area, has with SunTrust, in support of our work in Northern Virginia. We are very grateful for the active engagement and investment from SunTrust to enhance and expand our workforce training and financial education services to jobseekers and homeowners in our strong and vibrant local labor market.

The enclosed letter highlights this strong partnership between our organizations.

With appreciation,

David Hunn

David Hunn
Virginia Career Works – Northern
Executive Director
8300 Boone Boulevard, Ste. 450
Vienna, VA 22182
T: 703-827-3782
F: 703-827-3785
C: 703-795-0684
David.Hunn@vcwnorthern.com
www.vcwnorthern.com

Eike, Kathy

From: Paula Sullivan <psullivan@inspiringtl.org>
Sent: Tuesday, April 23, 2019 12:10 PM
To: RICH BankSup Applications Comments
Subject: [External] BB&T merger with Sun Trust

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Please let this email serve as my support of the BB&T Merger with Sun Trust. BB&T has been and continues to be very active, engaged and committed to the communities that they serve. The merger will expand their reach and further their commitment to serve the people and programs that need us the most.

Thank you.

Paula Sullivan

Chairwoman of the Board

INSPIRING TOMORROW'S LEADERS

Office 972.863.3391

Cellular 214.762.4822

www.inspiretl.org



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Eike, Kathy

From: Andy Ammons <andy@ammonsdg.com>
Sent: Tuesday, April 23, 2019 1:10 PM
To: RICH BankSup Applications Comments
Subject: [External] Proposed Merger of BB&T and SunTrust Great Opportunity

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Sirs

I would like to take a minute and voice my support for the proposed merger of BB&T and SunTrust
I am a real estate developer and investor with projects throughout NC, but primarily in the Raleigh, NC area
I use a variety of banks and sources to finance my projects, with BB&T being my primary lender for the past 20 years
I have completed real estate developments that added over \$1.5 Billion dollars to the local tax base in Wake County alone
I would not have been able to complete these projects without the assistance of BB&T

After this length of time, we have weathered 2 recessions and that's when we learn the value of good lending partners-
which BB&T has proven to be
Their attitude of proceeding to provide capital to appropriate projects, but only after substantial due diligence and
through a conservative lens, has proven to be a rewarding partnership for our community, BB&T shareholders and to my
employees and companies

For over 15 years I have been a part of the Triangle Regional Advisory Board for BB&T
Not only has that been valuable to my business, but I have also come to know many of the lead executives in BB&T-
from Kelly King on down to our local Commercial lending team, Wealth management, Insurance and Retail divisions
They all share the same core beliefs that BB&T promotes – since John Allison was leading the bank, all employees find
themselves committed to being the best they can be professionally, personally and as members of their communities
They certainly 'Walk the Walk'

Thank you for the opportunity to provide some background and thoughts

Andy Ammons

Ammons Development Group

Office 919-845-6415, ext 11
Cell 919-427-5609

Eike, Kathy

From: Brenda Looney <BLooney@wyrick.com>
Sent: Tuesday, April 23, 2019 1:46 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Cc: Larry E. Robbins
Subject: [External] Federal Reserve Bank of Richmond & FDIC Atlanta Regional Office Letter 42319.pdf
Attachments: Federal Reserve Bank of Richmond & FDIC Atlanta Regional Office Letter 42319.pdf

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The attached letter is being sent at the request of Larry Robbins of this firm.

Brenda Looney
LEGAL ADMINISTRATIVE ASSISTANT

Email: blooney@wyrick.com | Web: www.wyrick.com
Tel: 919-781-4000 | Mob:

Wyrick Robbins Yates & Ponton LLP
4101 Lake Boone Trail, Suite 300
Raleigh
NC

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Wyrick Robbins Yates & Ponton LLP

ATTORNEYS AT LAW

4101 Lake Boone Trail, Suite 300, Raleigh, NC 27607

PO Drawer 17803, Raleigh, NC 27619

P: 919.781.4000 F: 919.781.4865 www.wyrick.com

LARRY E. ROBBINS
lrobbins@wyrick.com

April 23, 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

Via email: comments.applications@rich.frb.org
BankMergerApplication@fdic.gov

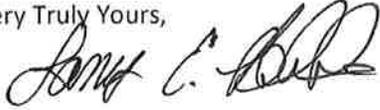
Dear Sir and Madam:

I am a partner with the law firm of Wyrick Robbins Yates & Ponton LLP. Our firm started with a few attorneys in 1980. We were located in the main office tower which at that time housed the main Raleigh, North Carolina location of BB&T. From our initial operations, we were a BB&T customer and remain so today. The Raleigh offices saw a steady stream of executives within the BB&T system, including our relationship bankers, move up the ranks of the bank. Perhaps most notably include the current CEO of BB&T Kelly King and also David Weaver, Senior Executive Vice President and President, Community Banking, as well as our local relationship banker Chris Isley and Gray Reed, Triangle Regional President.

We began as a small business with little or no access to financial support from the larger members of the local banking community. However, BB&T was willing to work with us, understand our business and thankfully extend credit to a start-up business. Without the support of BB&T in providing our growing firm with reliable access to reasonably priced capital, not only for our business, but also for me personally, we would not be in the position that we are today—92 attorneys and more than 70 full and part-time staff members. Although we are relatively small in terms of the total number of employees compared to some of the larger institutions in the area, we have a significant impact on our community in terms of the salary dollars paid and the support that we provide for the local ecosystem, our services to the business community and large, our contributions to the local performing arts and visual arts groups, and our significant contributions to many deserving charitable organizations operating in the Research Triangle Park.

Please accept this letter as my full and unequivocal support for the BB&T and SunTrust merger. The proposed transaction will provide continuing and expanded and desperately needed access to capital for our business community as well as combined resources that will provide an opportunity for the merged entities to provide, at reasonable prices, the technologies and products and services needed by the business community to survive as the financial markets become increasingly more complex.

Very Truly Yours,

A handwritten signature in black ink, appearing to read "Larry E. Robbins". The signature is written in a cursive, flowing style.

Larry E. Robbins

Eike, Kathy

From: Joel Carver <Joel.Carver@carverhotelgroup.com>
Sent: Tuesday, April 23, 2019 1:58 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] Letter regarding BB&T Suntrust Merger
Attachments: scanner_20190423_124516.pdf

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SCANNED LETTER ATTACHED - Original VIA USPS

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

Dear Madam/Sir:

We are pleased to write this letter supporting the upcoming BB&T-Suntrust merger. We view our relationship with BB&T not as a client, but as a partnership. Thru key contacts with individuals such as Matt Goettee, Zach Morgan, Phillip Ashe and Alice Dondelinger, we have grown our business from a start up to a multi business line model with \$8M in revenue. Not only has BB&T provided our Deposit Services, Business Growth Loans and Lines of Credit we needed; but when we added a division training and moving previously un-employable and potentially un-bankable folks into the workforce, BB&T was there once again, meeting with these individuals and looking for a way to meet their financial needs as well as ours.

As partners, every time we gained an accolade for our growth: "Top Start-Ups In Georgia", "Fastest Growing Private Company in Georgia" to "Fastest Growing Private Companies in America" to the FORTUNE 5000, we could look beside us and find one of our BB&T partners sitting there, supporting us! A great surprise, when introduced to the BB&T Market President, he knew, not only who we were, but our business model and BB&T relationship! In addition, their support doesn't end in the business world. We've been honored to partner with BB&T team members to clothe the homeless, feed children 'at-risk' for hunger and support the Leukemia and Lymphoma Society.

Now, with the merger of BB&T and Suntrust, we are looking forward to the opportunity of deepening our relationship with the new institution. With BB&T's dedication to the community and partnerships, we look forward to embracing the technology support and international banking opportunities that will be provided by the Suntrust piece of the equation. Potentially, this will allow us to consolidate services currently provided by other institutions into our current relationship.

In summary, as not only business clients of BB&T but also as personal customers supported by the BB&T Wealth division, we are both pleased to provide both corporate and consumer support for this merger.

Sincere regards,



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

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We are pleased to write this letter supporting the upcoming BB&T-Suntrust merger. We view our relationship with BB&T not as a client, but as a partnership. Thru key contacts with individuals such as Matt Goettee, Zach Morgan, Phillip Ashe and Alice Dondelinger, we have grown our business from a start up to a multi business line model with \$8M in revenue. Not only has BB&T provided our Deposit Services, Business Growth Loans and Lines of Credit we needed; but when we added a division training and moving previously un-employable and potentially un-bankable folks into the workforce, BB&T was there once again, meeting with these individuals and looking for a way to meet their financial needs as well as ours.

As partners, every time we gained an accolade for our growth: "*Top StartUps In Georgia*", "*Fastest Growing Private Company in Georgia*" to "*Fastest Growing Private Companies in America*" to the *FORTUNE 5000*, we could look beside us and find one of our BB&T partners sitting there, supporting us! A great surprise, when introduced to the BB&T Market President, he knew, not only who we were, but our business model and BB&T relationship! In addition, their support doesn't end in the business world. We've been honored to partner with BB&T team members to clothe the homeless, feed children 'at-risk' for hunger and support the Leukemia and Lymphoma Society.

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In summary, as not only business clients of BB&T but also as personal customers supported by the BB&T Wealth division, we are both pleased to provide both corporate and consumer support for this merger.

Sincere regards,

A handwritten signature in blue ink that reads "Susan Hart".

Susan Krider Hart
Chief Financial Officer
Susan.hart@carverhotelgroup.com

A handwritten signature in blue ink that reads "Joel Carver".

Joseph Harold Carver
Chief Executive Officer
joel.carver@carverhotelgroup.com

Eike, Kathy

From: Pross, Tracee <tpross@kcdc.org>
Sent: Tuesday, April 23, 2019 1:59 PM
To: RICH BankSup Applications Comments; 'BankMergerApplication@fdic.gov'
Subject: [External] SunTrust Bank

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To whom it may concern:

I am writing to you in support of SunTrust bank in our community.

We are the Housing and Redevelopment Agency for the City of Knoxville, TN.

Due to the complex nature of our heavily regulated organizational structure, there has been very few banking partners that has been willing to work with us.

SunTrust has been our banking partner for many years and we value the relationship.

We have appreciated their services in both Treasury Management and Investment Services.

Thank you, Tracee Pross

Tracee Pross | Chief Financial Officer
901 N Broadway St | Knoxville TN 37917
P: 865.755.6433 | F: 865.403.1117



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Eike, Kathy

From: John Ciccone <john.ciccone@saintignatius.org>
Sent: Tuesday, April 23, 2019 2:20 PM
To: RICH BankSup Applications Comments
Subject: [External] BB&T-SunTrust Letter of Support
Attachments: Letter Support SunTrust April 2019.pdf

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BB&T-SunTrust Letter of Support

Dear Federal Reserve Official,

SunTrust Bank has been a strong and supportive community partner for St. Ignatius Loyola Academy in Baltimore City, MD for many years. The Academy is a tuition-free private Jesuit school where boys in grades five through eight from underserved neighborhoods in Baltimore transform their lives through education. All of our student's families are required to qualify for the Federal Free and Reduced Meal Program in order to enroll. We are committed to our students' obtaining success both at the Academy and in their future endeavors, and our program is designed to support this mission. The Academy's program elements include an extended school year that prevents summer learning loss, a rigorous curriculum with high expectations for achievement, experienced mission-driven teachers, and continued mentoring and support services in high school and college that give our students the tools they need to be successful.

Since the Academy opened 26 years ago, 98 percent of our alumni have graduated high school and 88 percent immediately enroll in post-secondary education after high school. These figures are significantly higher than the same figures for male students at Baltimore City public schools, where only 64 percent receive a high school diploma.

SunTrust Bank has and continues to support students and families at St. Ignatius Loyola Academy through scholarship assistance, volunteer service and by providing financial education for our student's parents and guardians. SunTrust has been an excellent corporate citizen in our community. We value our partnership with SunTrust and the investment they have made in our school to offer our program to boys across Baltimore City.

We look forward to the continued support of the merged BB&T and SunTrust banks.

Sincerely,
John Ciccone

President
Saint Ignatius Loyola Academy
300 East Gittings Street
Baltimore, Maryland 21230
www.saintignatius.org
john.ciccone@saintignatius.org

Eike, Kathy

From: Steve Paxton <spaxton@astrosheetmetal.com>
Sent: Tuesday, April 23, 2019 2:46 PM
To: RICH BankSup Applications Comments; bankmergerapplication@fdic.gov
Cc: Lamm, Brett
Subject: [External] BB&T SunTrust Merger Support

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To Whom It May Concern,

My name is Steve Paxton, and I am the President of Astro Sheet Metal Co., Inc., a 51 year old family-owned sheet metal fabrication company based in Irving, TX. Our business primarily serves the construction industry in Texas and the neighboring states.

We have been a client of BB&T Bank since 2004, and our relationship manager is Brett Lamm. We currently have our operating account, a savings account, and a lending relationship with BB&T. Brett and his team at BB&T help us tremendously in our business, and we consistently find that their banking amenities fit our needs as we continue to grow. We find BB&T to be a great financial partner to support the operations of our business, and I consider our relationship with BB&T to be a strong one.

I am writing today to voice my support for BB&T's proposed merger with SunTrust. I believe that the combined entity will be good both for our company and for our community.

Thank you very much for your time and consideration.

Sincerely,



Steve Paxton | President

Astro Sheet Metal

O: 972.438.1110 | C: 972.467.9180 | F: 972.721.0177

spaxton@astrosheetmetal.com

astrosheetmetal.com

Eike, Kathy

From: Scott Lail <scottlail@hickoryfurniture.com>
Sent: Tuesday, April 23, 2019 3:01 PM
To: RICH BankSup Applications Comments
Subject: [External] BB&T/Sun Trust Merger

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Good Afternoon,

I am writing in support of the proposed merger of equals between BB&T and Sun Trust. As a developer of commercial real estate with a focus on select service hotel properties and furniture showrooms having a strong banking system and access to capital is a must. We have been fortunate to have BB&T to help us grow our portfolio which in turn allows us to employ over 350 full and part time employees.

As a former banker and former member of the North Carolina Banking commission I have seen mergers, many times as a result of distress, that had unintended consequences for the associates and the communities they serve. In this instance you have two healthy institutions with similar corporate cultures and different market strengths and specialties. We are excited about the possibilities this brings to our organization as we continue to grow and create jobs. Thanks and if I can answer any questions I can be reached at the number below.

G. Scott Lail
Hickory Furniture Mart
2258 Highway 70 SE, Hickory NC 28602
(828) 322-4825 ext. 8304
scottlail@hickoryfurniture.com

Eike, Kathy

From: Donna Varjabedian <dvarjabedian@eastwoodhomes.com>
Sent: Tuesday, April 23, 2019 3:19 PM
To: RICH BankSup Applications Comments
Cc: Joe Stewart
Subject: [External] Letter from Joseph Stewart - Eastwood Homes
Attachments: Eastwood Homes.pdf

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built with care.

Donna Varjabedian

Marketing Manager

O 704-399-4663 | dvarjabedian@eastwoodhomes.com

Corporate Office | , Charlotte, NC 28208

EastwoodHomes.com

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April 23, 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 Whom It May Concern,

I, Joe Stewart founded Eastwood Homes in 1977. At that time, I reached out to BB&T and never looked back. If it wasn't for the relationship with BB&T, Eastwood Homes would have not been able to grow into eight different Divisions in North and South Carolina, Virginia and now Atlanta. We are one of largest privately family owned homebuilders in America.

In 2008, the housing market tumbled but BB&T Beacon worked with us side-by-side to get through those years. I strongly support the merger between BB&T and SunTrust and both have rich histories of service in their respective communities.

A handwritten signature in black ink, appearing to read 'Joe Stewart', is positioned above the printed name.

Joseph K. Stewart
Founder & President
Eastwood Homes

Eike, Kathy

From: Camille Robinson-Exum Personal email address
Sent: Tuesday, April 23, 2019 3:28 PM
To: BankMergerApplication@fdic.gov; RICH BankSup Applications Comments
Cc: Muriel.Garr@suntrust.com
Subject: [External] Statement on C

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To whom it may concern,

My name is Camille Robinson-Exum and am emailing to send in my statement in support of the Capital Area Asset Builders (CAAB) IDA program. It is attached as followed:

I am a graduating senior at Howard University in Washington, DC. In the spring of 2017, I was given the opportunity to participate in the Capital Area Asset Builders (CAAB) IDA program that was sponsored by SunTrust Bank. The program was presented as a way to help me save during the semester and be able to use the matched savings in the upcoming semester.

From our first meeting and throughout the program, I was presented with resources on saving and financial literacy. As a student, I appreciated the opportunity to not only earn funding for my education but also learn about long-term money management. The lessons I learned were very valuable and have been a guide throughout my college career.

This program made a huge difference for me as a student because of the support of SunTrust Bank. I support the work of SunTrust in our community and hope the merger will allow this to be offered to other students in the future. I would recommend this program to anyone looking to invest in themselves and their goals.

Thank you for your time.

Camille Robinson-Exum

Eike, Kathy

From: John Wills <John@cccassav.com>
Sent: Tuesday, April 23, 2019 3:30 PM
To: RICH BankSup Applications Comments; bankmergerapplication@fdic.gov
Subject: [External] SunTrust and BB&T Merger Comments
Attachments: Letter of Support - SunTrust and BB&T - CCCS.pdf

Importance: High

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Dear Federal Reserve Bank and FDIC,

Attached, please find comments and a letter of support regarding the proposed merger between SunTrust and BB&T, but more importantly the valuable commitment that SunTrust has made in the communities we serve every day. I am confident that with the combined commitment and resources, we could see an even bigger difference being made in our communities. Thank you for the opportunity to provide comments on our community partner.

Best Regards,
John

John Wills
President
CCCS of the Savannah Area, Inc.
7505 Waters Ave., Suite C-11
Savannah, GA 31406
(912) 691-2227
(912) 691-2290 fax
www.cccsavannah.org



CONSUMER CREDIT
COUNSELING SERVICE

Making sense of finances for over 50 years



April 9, 2019

Ms. Stephanie M. Johnson
VP, Community Development Manager
SunTrust Bank
33 Bull St., Suite 300
Savannah, GA 31401

RE: LETTER OF SUPPORT

Dear Ms. Johnson:

Consumer Credit Counseling Service of the Savannah Area, Inc. (CCCS) would like to offer its support and appreciation for the work SunTrust Bank continues to do in our community.

CCCS is a local nonprofit 501 (c) 3 organization governed by a community board of volunteers and has provided families with money management solutions since 1965. CCCS provides counseling and educational services that reached 5,620 individuals and families in 2018. CCCS is a United Way member agency, a member of the National Foundation for Credit Counseling (NFCC), accredited by the Council on Accreditation (COA), and a HUD-approved housing agency. Our goal is to reduce debt, improve credit, and promote successful homeownership through counseling and education.

In 2018, CCCS was one of 36 nonprofits recognized by the Lighting the Way Awards in the category of financial counseling. SunTrust recognized CCCS for its contributions to improving the financial well-being of families served in Savannah and surrounding communities, and provided a \$75,000 grant to the agency. The SunTrust Foundation's Lighting the Way Awards recognizes select nonprofit organizations that strengthen their local communities through programs that help people better their circumstances and gain financial confidence.

As SunTrust and BB&T combine, CCCS believes that both companies will continue to be committed to and invest in our community. We look forward to continuing our collaboration in the future.

Yours truly,

John Wills

President

Eike, Kathy

From: Carolyn Blackshear <cmultiline@gmail.com>
Sent: Tuesday, April 23, 2019 3:41 PM
To: RICH BankSup Applications Comments
Subject: [External] Comments regarding SunTrust Bank Community Service
Attachments: SunTrust S Johnson.docx

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From:, Mrs. Carolyn S. Blackshear, President

Dr. Martin Luther King, Jr. Association, Inc.

--
Mrs. Carolyn S. Blackshear
Principle Consultant
Multi-Line Business Services
1202 Martin Luther King Jr. Blvd
Savannah, Georgia 31415
Phone: 912-341-004ng
Fax: 912-232-0219



1206 Martin Luther King Jr. Blvd., Savannah, Georgia 1415 – (912)234.5502

April 22, 2019

TO WHOM IT CONCERN:

I am delighted to provide written comments on behalf of the Dr. Martin Luther King, Jr. Observance Day Association, Jr., in support of the work SunTrust Bank and their merger application to the Federal Reserve Bank of Richmond.

Dr. Martin Luther King, Jr. changed the world with his mission of peace and unity. It is this message we honor. We endeavor to continue working in his memory to eradicate injustice and make our world a better place. The Association is a 501(c)(3) organization that has celebrated Dr. King's birth for the past 40 years. Our mission is to serve our fellow man and to ensure that Dr. King's goal of eradicating poverty and injustice prevails. Annually, we offer 10 all-inclusive community-wide activities. Over the years our celebrations have grown to be one of the largest in the nation.

We truly value our partnership and the role that SunTrust has played in the successful history of the King Association and look forward to working with you in the future.

For more than twenty years SunTrust Bank and Mrs. Stephanie Johnson has served as a sponsor of our annual King celebration. She has always done an excellent job of assisting us in completing Dr. King's dream by bringing together various elements of the community together in unity and to serve the interests of her almost singular focus: the underprivileged children of our community. She displayed excellent communication skills, great organization, and a tremendous capacity to consistently assist us in delivering high quality programs, during our annual celebration.

Above all else, Stephanie has always exemplified sound character and great personal integrity. I believe her to be an invaluable asset to SunTrust and that you are very fortunate to have an employee like her. She possesses an all too rare willingness to serve the interests of others. We look forward to SunTrust and BB&T together becoming even more committed active community partners.

If you have any questions, or if I may be of further assistance, please do not hesitate to contact me.

Best Regards,

Carolyn S. Blackshear

Carolyn S. Blackshear, President

Eike, Kathy

From: Diane Harrison <dianeharrison@renulife.org>
Sent: Tuesday, April 23, 2019 3:50 PM
To: RICH BankSup Applications Comments
Subject: [External] letter on BBT merger

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ReNu Life Extended
TRAUMATIC BRAIN INJURY SERVICES
A NON-PROFIT ORGANIZATION

501 Fo
P.O. Bc
Goldsb

April 23, 2019

To Whom It May Concern:

I am writing this letter in support of the proposed merger between BB&T and SunTrust.

Over 20 years ago, Renu Life started a company to provide residential services for survivors of traumatic brain injury. Without any formal funding support, the probability of our success was extremely low. Shortly after opening, we became a BB&T customer. The old saying 'your bank best friend', tells the story of our relationship for these many years. As a small family run business depended on the services of our bank. Their long-standing employees have served us well over years and certainly are a contributor to our success.

I see the merger as a positive for everyone. Certainly, in these times, things must change. Separating both banking institutions have experienced real success and the willingness to change and embrace innovation will open new opportunities for all stakeholders. It is important as a customer, for us to be in a position to compete on all levels, technology and services, with the larger financial institutions. This will be most important in the years to come and easier to accomplish as a community entity.

I look forward to your new endeavor and wish you well during the transitional period.



April 17, 2019

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



To Whom It May Concern:

Small business development is the focus of the Kingsport Office of Small Business Development and Entrepreneurship (KOSBE). Every year, we work with partners to offer small businesses in the region our services to help train, assist and mentor small business owners or those interested in starting a business. We are very grateful for the level and quality of support that we continue to receive from SunTrust.

Their comprehensive effort has enabled KOSBE to assist more than 927 small business clients who have in turn created 579 jobs, started 82 new businesses, and acquired \$32,149,777 in capital. Without this cohesive effort, the region's economic development and business development efforts would have fallen short of our desired goal and potential.

SunTrust has sustained KOSBE's outreach efforts by offering data as needed, by supporting marketing efforts in conjunction with our Annual KOSBE Awards (a celebration of small business) and by serving in a voluntary advisory role for KOSBE.

If I can be of further assistance, please feel free to call me at (423) 392-8801, or email me at awilcox@kosbe.org.

Regards,

Andrea Y. Wilcox, CEcD, MBA
Executive Director - KOSBE

Eike, Kathy

From: Tal Alter <Tal.Alter@nationals.com>
Sent: Tuesday, April 23, 2019 4:14 PM
To: RICH BankSup Applications Comments
Subject: [External] Support for SunTrust/BB&T Merger
Attachments: Nationals Foundation Letter - SunTrust and BB&T Merger (Richmond).pdf

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To Whom It May Concern:

Please find attached a letter in support of the merger between SunTrust and BB&T.

Kind regards,

Tal

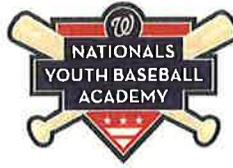
Tal Alter
Chief Executive Officer

Washington Nationals Dream Foundation & Youth Baseball Academy
1500 South Capitol Street, SE | Washington, DC 20003
O: 202.640.7713 | M: 301.351.2235 | Tal.Alter@nationals.com



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nationalsacademy.org

April 23, 2019

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

To Whom It May Concern:

I am honored to write this letter in support of the merger between SunTrust and BB&T Banks. Since joining the Washington Nationals organization in 2013, when I became founding Executive Director of the team's flagship 501c3 program, the Nationals Youth Baseball Academy, to now, as CEO of the Nationals Dream Foundation, I have had the good fortune to work very closely with SunTrust Bank and The SunTrust Foundation. In that time, SunTrust's cumulative cash contribution to our work totals \$384,500; the impact of that giving extends far beyond any dollar amount.

In our experience, if SunTrust decides to provide support for work in the community, they roll up their sleeves and get involved. When asked to join a board of directors that requires not only personal fundraising and advocacy but also a high level of engagement in strategy in planning, SunTrust's MidAtlantic President, Dan O'Neill, did not hesitate to say yes. His ongoing support comes not only in the form of providing access to SunTrust assets for use with our donors, such as its suite at Capital One Arena, but also through dipping into his personal rolodex to make warm introductions and serving as an active member of board committees focused on the financial health of the Youth Baseball Academy and its strategic future planning.

Dan also introduced us to Muriel Garr, SunTrust MidAtlantic's VP for Regional Community Development to discuss hands-on Financial Wellness classes to be offered to aspiring college students and other adults in the Youth Baseball Academy family. Ms. Garr did not then suggest we work with a third-party provider – she taught the classes herself in the evenings after work. Over a period of a few months, Ms. Garr educated a group ranging from high school students to retirees about financial wellness goals and how to achieve them; she even connected the participants to a program that provided an \$8 match for each \$1 saved during the course of the program. With this opportunity, one of our young, part-time employees saved enough to purchase a car, allowing her to get to and from work and save on mounting public transportation costs. Many others benefited similarly.

I am confident that a stronger SunTrust Bank and a merger with BB&T means a stronger Washington, D.C. – and I have also seen how The SunTrust Foundation's support of programs like the East Lake Foundation in Atlanta and Rise Orlando create a rising tide to lift all boats in communities that need it most. We look forward to our continued work with the bank and its great leadership. I am happy to answer any questions should that be of help to the FDIC as it makes its decision on this merger.

Sincerely,

Tal Alter
Chief Executive Officer
Washington Nationals Dream Foundation

Eike, Kathy

From: Corinne Knupp <cknupp@elsteingroup.com>
Sent: Tuesday, April 23, 2019 4:16 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Cc: Ley, John; Daniel Elstein
Subject: [External] SunTrust BB&T Merger
Attachments: 20190423113309450.pdf

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Please see attached letter

Corinne Knupp
**Chief Financial Officer &
Sr. Vice President of Operations**
24 Maple Street
Marcellus, NY 13108
(315) 673-7554
CKnupp@ElsteinGroup.com

Daniel Elstein, M.D.

750 Sagg Main Street
PO Box 582
Sagaponack, NY 11962

April 23, 2019

Federal Reserve Bank of Richmond
PO Box 27622
Richmond, VA 23261
Comments.applications@rich.frb.org

FDIC Atlanta Regional Office
10 10th Street NW, Suite 800
Atlanta, GA 30309-3849
BankMergerApplication@fdic.gov

To Whom It May Concern,

My name is Daniel Elstein. I am a retired orthopedic surgeon that has been involved in commercial real estate throughout the United States for over 30 years with a sizeable portfolio including hotels, large office buildings, bank buildings, drug stores, apartment complexes, medical center, Lowes Home Improvement store among other real estate assets.

BB&T has assisted with providing the necessary acquisition financing and refinancing for many of these income producing properties that have resulted in an economic lift for my companies, family, employees and the markets throughout our communities. I have also utilized BB&T for interest rate swaps on several of my loans as well as my Wealth Management cash accounts.

I have been working with BB&T for 15+ years. Due to their responsiveness and my long personal relationship, BB&T is one of the first banks I contact when looking for a new acquisition loan, refinance or cash investment. This high quality service is something I have come to expect with my dealings with BB&T.

I have read about the proposed merger of BB&T and SunTrust. I am in complete support of this as it will allow for an even broader spectrum of banking services and through this will be a large benefit to my businesses and the communities they reside in while still providing the responsiveness I have come to cherish.

Sincerely,

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

Dr. Daniel Elstein

Eike, Kathy

From: Lipscombe, Carroll <CLipscombe@watsonelec.com>
Sent: Tuesday, April 23, 2019 4:25 PM
To: RICH BankSup Applications Comments
Subject: [External] BB&T / Suntrust Merger

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To Whom it May Concern,

Watson Electrical Construction Co. LLC is one of North Carolina's largest electrical contractors, having its corporate headquarters in Wilson, NC and operational locations throughout North Carolina in Wilmington, Fayetteville, Raleigh, Kernersville, Greenville and Charlotte. Watson Electrical also has two offices in South Carolina (Greenville and Charleston) and two offices in Virginia (Richmond and Virginia Beach). Watson Electrical primarily works contractually with General Contractors on commercial projects. In addition, it also has a successful service operation at each of its locations supporting the needs of both commercial and residential customers. In addition, Watson Electrical also has specific business units focused on multi-family construction projects, solar projects and traffic signal services within the Carolinas and Virginia.

BB&T has been a faithful and rock-solid banking partner for years and has supported us all along with the necessary construction financing to support both our construction projects and our operational facility growth and improvements, all of which has resulted in an economic lift for the communities we serve.

With our corporate headquarters in Wilson, NC, we greatly enjoy the benefits of having BB&T conveniently located right here in town, only minutes away. John "Wes" Berry is our BB&T relationship manager. Wes leads with integrity and delivers exceptional service, always ready, willing and able to posture the BB&T team to help us better meet our financial and operational needs. Wes and his team deliver a welcomed personal touch and have done an outstanding job in providing and satisfying our:

- corporate banking needs
- line of credit
- letters of credit
- several notes payable used to finance corporate physical improvements and expansions
- administration and management of our corporate 401k plan for over 600+ Watson employees

On several occasions BB&T has provided us with leadership training for our executives and most recently assisted us with an "employee" corporate survey and subsequent analysis.

Watson Electrical supports the merger and believes the combined entity will continue to provide means to support the developing needs of our business. We also believe the combined entity will not only be good for the community of Wilson, NC (and the other areas we operate in) but will also be a good fit for individual employees and their families.

Sincerely,

Carroll M. Lipscombe, Jr.
Chief Financial Officer



Watson Electrical Construction Co. LLC
1500 Charleston Street
Wilson, NC 27893
clipscombe@watsonelec.com
Phone: 252.265.5288 (direct dial)

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Eike, Kathy

From: Amy Menzer <Amy@dundalkusa.org>
Sent: Tuesday, April 23, 2019 4:51 PM
To: RICH BankSup Applications Comments
Subject: [External] Comments supporting BB&T - SunTrust Merger
Attachments: DRC ltr FRB re BBT SunTrust merger 4-23-19.pdf

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Dear Federal Reserve Bank:
Please see our attached letter in support of the BB&T-SunTrust merger.
Thank you.

Amy Menzer

Executive Director, Ph.D.
Dundalk Renaissance
mail: P.O. Box 9276 office: 11 Center Place Suite 201 Dundalk, MD 21222
410 282-0261 x 5 ph. | 410 282-9010 fax | dundalkusa.org
mobilizing people to invest in greater Dundalk's
neighborhoods, economy, and quality of life



home of business incubation + community resource space:





April 23, 2019

Board of Directors

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President

Ashley Marie Rogers
Vice President

Abbigail Irelan Ludwig
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Thomas Hickey
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Patricia Carroll
Dan Dawes

Dawn Dishon-Feuer

Shirley Gregory

Stephanie Jameson

Rev. Kristi King

Patricia Quintero-Hall

Aaron Tomarchio

H. Edward Parker
Emeritus

*Mobilizing people
to invest in
greater Dundalk's
neighborhoods,
economy, and
quality of life.*

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

RE: BB&T-SunTrust merger

To Federal Reserve Bank of Richmond:

On behalf of Dundalk Renaissance, I am writing in support of the BB&T—SunTrust merger. We have had great experiences working with both BB&T and SunTrust as partners in our work to improve the Dundalk community, which is a post-industrial suburb just outside of Baltimore City.

As a community development organization, we work with prospective home buyers, small developers, and homeowners to purchase and renovate housing that is between 50 and 100 years old, to ensure its appeal for the next generation, help people age in place, and foster neighborhood stability. We also work to support current businesses and incubate new businesses in the Historic Dundalk Town Center, a designated Maryland Main Street community.

We are hopeful that the merger of these two community-oriented banks will lead to expansions in their support for community development within our market area, including, of course, more resources to assist our residents and businesses.

Thank you for the opportunity to voice our support for this merger.

Sincerely,



Amy Menzer
Executive Director

Eike, Kathy

From: Sommer Orr <SommerOrr@royalmetalproducts.com>
Sent: Tuesday, April 23, 2019 4:59 PM
To: RICH BankSup Applications Comments
Subject: [External] bbt/suntrust support letter
Attachments: SUPPORT LETTER.pdf

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Please see attached.

Regards,

Sommer Orr
Controller
Royal Metal Products, Inc.
678-563-0003 x.29



April 23, 2019

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

To whom it may concern:

Royal Metal Products LLC is a leading manufacturer of Sheet Metal HVAC, Flexible Duct, and Radiation Dampers. The company was founded in 1989 in Douglasville, GA and is now housed in Temple, GA. Our relationship with BB&T began in 2005 with James Holmes. At that time, Royal was a 15-million-dollar company with 80 employees. Over the years, BB&T has assisted the company with Capital Expenditure, Working Capital, and Expansion Financing. This has allowed Royal to grow to a 75-million-dollar company with 350 employees. The collaboration between BB&T and Royal has been beneficial not only for the company but also for the community through economic growth.

Royal Metal Products could not have asked for a better banking partner. BB&T has been supportive in our growth throughout our time with them. We are in support of the merger with SunTrust and believe that it will be beneficial to Royal, the community, and the bank.

Best Regard,

A handwritten signature in blue ink, appearing to read "James Ishee", with a long, sweeping underline.

James Ishee
CEO
Royal Metal Products, LLC.

Eike, Kathy

From: Grover Ezzell <gezell@ezzelltrucking.com>
Sent: Tuesday, April 23, 2019 4:59 PM
To: RICH BankSup Applications Comments
Subject: [External] Letter of support for merger - BB&T and Sun Trust
Attachments: DOC042319.pdf

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To Whom It May Concern:

Federal Reserve Bank of Richmond

Attached is a letter of support for the merger of BB&T and Sun Trust.

Thank you,

Grover J. Ezzell
CEO

Ezzell Trucking, Inc.
P.O. Box 67
Harrells, NC 28444
Ph: 800-849-7110, ext. 7690
Fx: 910-532-4703





Ezell Trucking, Inc.

11535 Taylors Bridge Hwy
PO Box 67
Harrells, NC 28444

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

To Whom It May Concern:

Ezell Trucking, Inc. has had a 20 year relationship with BB&T. Founded in 1951, Ezell Trucking, Inc. is a family-owned trucking business specializing in the transportation of wood residuals in NC, SC, and VA. We employ close to 200 individuals in rural communities and assist in providing a positive economic impact in low- and moderate-income areas that surround all eight of our company's locations.

Over the decades, BB&T has supported Ezell Trucking, Inc. in numerous expansions and new business opportunities through short-term capital loans and lines / letters of credit, to finance new equipment, land acquisitions, etc. Additionally, Ezell Trucking, Inc. has partnered with BB&T's insurance arm, now McGriff Insurance Services, for many years for our employee's insurance, worker's compensation insurance, and our property and casualty insurance. With the support of BB&T and our Market President, Pat Nobles, we have been able to serve a niche market in the agricultural industry.

As the second generation CEO of my family's business, I support the merger between BB&T and Sun Trust, and I believe the combined entity will be a great step forward for offering enhanced opportunities for our rural communities where we live and operate.

Sincerely,

Grover J. Ezzell
CEO, Ezell Trucking, Inc.

"We Built Our Business On Service"

910.532.4101

800.849.7110

910.532.4202 Fax

www.ezelltrucking.com

Eike, Kathy

From: Peter Shand <PShand@BDCofSC.org>
Sent: Tuesday, April 23, 2019 5:06 PM
To: RICH BankSup Applications Comments
Subject: [External] Commenting on the proposed merger between BB&T and SunTrust Bank
Attachments: FED Letter.pdf

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Please see my attached comments.

Peter G. Shand
President
Business Development Corporation
111 Executive Center Drive
Enoree Building, Suite 225
Columbia, SC 29210
Mail: PO Box 21823 Zip 29221
803.744.0305 Office
803.744.0605 Fax



April 23, 2019

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

RE: Commenting on the proposed merger between BB&T and SunTrust Bank.

Dear Sirs:

My name is Peter Shand and I am President/CEO of Business Development Corporation of South Carolina, a small business lending company that specializes in making SBA-guaranteed loans. I am writing to express my support for the merger between BB&T and SunTrust Bank. My company has had a lengthy relationship BB&T for at least 10 years, in which we have worked on small business lending solutions for our mutual borrowers that usually involve an SBA- guaranteed loan product. In addition, our Relationship Manager, ED Rachwal, is active on our loan committee, and gives his time toward making small business loans available in our state. It is my belief that the merger will result in a stronger combined institution that will have an even bigger economic benefit for our state and for the company's associates. I hope you will agree to allow this merger.

Thank you for your consideration of my comments. Please do not hesitate to contact me if any additional information is needed.

Sincerely,

A handwritten signature in blue ink that reads "Peter Shand". The signature is stylized and cursive.

Peter Shand
President/CEO

Eike, Kathy

From: Michelle Thomas <michelle.thomas@unitedwayswga.org>
Sent: Tuesday, April 23, 2019 5:07 PM
To: RICH BankSup Applications Comments
Subject: [External] SunTrust and BB&T Merger
Attachments: SunTrust Support Letter.pdf

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Good afternoon,

I have attached a letter that supports the merger of SunTrust and BB&T.

Please let me know if you have any questions or concerns.

Michelle K. Thomas
Campaign Coordinator

United Way of SWGA
“Great Things Happen When We Live United”



Email: michelle.thomas@unitedwayswga.org

Phone: 229.883.6700 x23

Fax: 229.436.6378

Website: www.unitedwayswga.org

P.O. Box 70429
Albany, Georgia 31708-0429
(229) 883-6700
FAX: (229) 436-6378
www.unitedwayswga.org



**United Way
of Southwest Georgia**

April 23, 2019

To Whom It May Concern:

With this letter, we would like to express our support of the merger between SunTrust and BB&T. United Way of Southwest Georgia provides community impact by focusing on the building blocks of our community: Health, Education, Basic Needs and Financial Stability.

SunTrust has participated in the United Way effort in many ways over the years. Each year, SunTrust contributes approximately \$15,000 through corporate and associate giving. SunTrust associates are also committed to investing in the community through volunteerism and engaging with non-profit agencies in whatever capacity is needed. The heart of this group extends beyond any of our expectations. They like to be aware of community needs and concerns and seek to make a difference.

We have been assured that this merger will likely enhance the philanthropic scope of the new entity and we are looking forward to partnering with them in the future.

Sincerely,

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

Shaunae Motley
President & CEO

Eike, Kathy

From: John Sheehan <john@ocoeefoundation.org>
Sent: Tuesday, April 23, 2019 5:13 PM
To: RICH BankSup Applications Comments
Subject: [External] BB&T and SunTrust Merger

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April 23, 2019

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

RE: BB&T SunTrust Merger

To Whom It May Concern:

I am personally very excited about the potential merger between BB&T and SunTrust Bank. While I have not worked with SunTrust Bank I have several colleagues who have enjoyed their relationship. Combining these two great banks should help improve the overall quality of service and depth of knowledge to help me grow my business.

Over the past 29 years I have enjoyed a great relationship with BB&T and they have helped me grow tremendously. For the first 15 years I used BB&T for my personal needs and then in 2004 they helped me grow my not for profit Ocoee Foundation. They have been there all along the way providing working capital loans, construction loans, lines of credit and permanent financing. Today Ocoee has 7 nursing homes and one retirement center all financed with BB&T and it would not have been possible without their expertise and willingness to help a small start up company. Today we employ over 600 associates and have \$24 million in borrowings. Andy Beam and his team are extremely responsive and truly understand my business which makes my life easier.

I whole heartedly support this merger and look forward to working with a new combined bank which has more bench strength than it did before.

Sincerely

John J Sheehan, Jr.
President
Ocoee Foundation, Inc.
3555 Keith Street NW Suite 101
Cleveland, TN 37312

Eike, Kathy

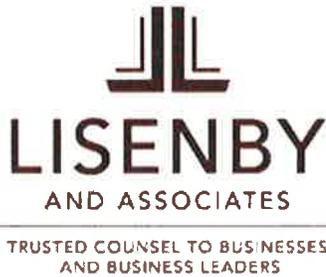
From: Blake Lisenby <blakelisenby@lisenbylaw.com>
Sent: Tuesday, April 23, 2019 5:26 PM
To: RICH BankSup Applications Comments
Subject: [External] Letter of Support --> BB&T-SunTrust Merger
Attachments: BB&T-SunTrust Letter (Fed. Reserve).pdf

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Good evening, please see attached letter.

Many thanks,
Blake Lisenby



Blake Edwin Lisenby

blakelisenby@lisenbylaw.com / Direct Telephone (478) 621-7371 / Facsimile (478) 621-7378
777 Walnut Street, Macon, Georgia 31201 / P. O. Box 4101, Macon, Georgia 31208-4101

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April 23, 2019

Via Regular and Electronic Mail:

comments.applications@rich.frb.org

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

Re: Letter of Support for BB&T-SunTrust Merger

To Whom It May Concern:

The purpose of this letter is to voice my whole-hearted support for the proposed BB&T-SunTrust merger. My family and I, personally, as well as our businesses have banked and worked on projects with both of these great financial institutions and their respective predecessors-in-interest for many decades. I am proud to call many of the bankers personal friends and honored to serve on BB&T's local advisory board.

In addition to providing stellar financial services, both banks have contributed invaluable charitable support to local community projects for many years. And, both BB&T and SunTrust representatives regularly and steadfastly volunteer their personal time and talents in support these projects.

This merger will bring together the best of both banks. Together they will be able to provide even broader and more comprehensive services to their clients across their combined footprint than each could do separately. And the resulting bank will be able to make an even greater charitable impact on the local communities that it serves.

Thank you for accepting this letter of support and let me know if I may provide any additional information or insights. I remain,

Sincerely yours,

A handwritten signature in blue ink that reads 'Blake Edwin Lisenby'. The signature is fluid and cursive, with a long horizontal stroke at the end.

Blake Edwin Lisenby

Eike, Kathy

From: Jane Thompson <jane@agiftforteaching.org>
Sent: Tuesday, April 23, 2019 5:29 PM
To: RICH BankSup Applications Comments
Subject: [External] Letter of Support for BB&T and SunTrust Merger of Equals
Attachments: Letter of Support from AGFT-SunTrustBB&TMerger2019.pdf

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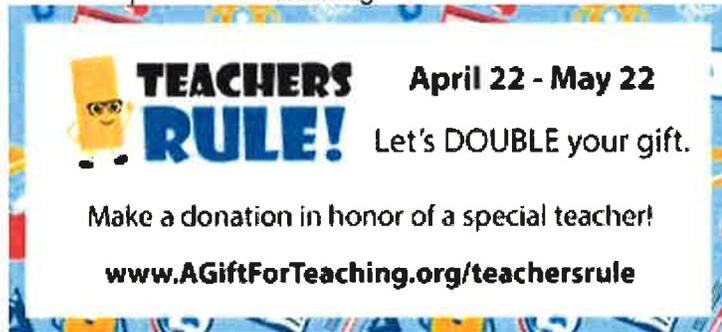
To whom it may concern,

Please find enclosed our letter of support for the BB&T and SunTrust Merger of Equals,

Respectfully,

Jane Thompson

President | A Gift For Teaching



6501 Magic Way, Bldg. 400C Orlando, FL 32809

P: 407-318-3125 / E: jane@agiftforteaching.org

W: www.AGiftForTeaching.org





A Gift For Teaching

April 22, 2019

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

RE: SunTrust and The SunTrust Foundation support for A Gift For Teaching
Letter of Support for the BB&T and SunTrust Merger of Equals

To whom it may concern,

As the president of A Gift For Teaching, a Central Florida non-profit I welcome the enhanced addition of the SunTrust and BB&T merger of equals as a critical current and new partner in assisting teachers to meet the needs of students who want to learn, and *will* learn, if provided with the opportunity!

A Gift For Teaching (AGFT) is the primary provider of free school supplies in Central Florida serving low-income students with essential learning tools to equip them for academic success. For tens of thousands of children, these basic learning tools are a luxury - in fact, more than 70% of the students in Central Florida come from families that can't afford lunch, let alone school supplies. When parents are struggling to pay rent and buy groceries, addressing the overwhelming cost of sending their children to school is often just not possible.

SunTrust has been a remarkable supporter of A Gift For Teaching since 2001 to help A Gift For Teaching drive positive change for kids in need including:

- Since 2001, more than **\$166,000** has been contributed to AGFT by **SunTrust**.
- Board membership representing **SunTrust** includes Mike Dosal from 2004 – 2007.
- **AGFT has banked with SunTrust** since 1998.
- **SunTrust Associates** have conducted School Supply drives nearly every year – notably in 2013 thanks to the leadership of Bosco Slaughter
- Since 2016 the **SunTrust Foundation** has invested in our Mobile Programs called Pencil Boy Express – The Mobile Free Store; and Pencil Boy Online to reach deeper into the communities we serve.

Teachers have the opportunity to visit our "Free Store" location, select free school supplies for their students and receive approximately \$450 worth of school supplies per visit. Yet we found, through surveys, that many eligible teachers working at some of the highest need schools, such as those in the inner city neighborhoods, were not shopping with AGFT due to the excessive demands of working in these low-performing schools. Four years ago AGFT launched the "Pencil Boy Programs": Pencil Boy Express (PBE)-The Mobile Free Store, and Pencil Boy Online (PBO); these programs allow AGFT to equip more students for success than ever before. PBE is a "Free Store" on wheels offering onsite supply shopping to schools with the most need. PBO allows 400 teachers per

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Robert W. Thielhelm, Jr.
BakerHosteter, LLP

President
Jane Thompson
A Gift For Teaching

Member of



6501 Magic Way, Bldg. 400C • Orlando, FL 32809 / www.agiftforteaching.org
P: 407.318.3123 • F: 407.318.3124 • T: @agift4teaching

month to select free school supplies online and have them delivered to their classrooms.

One of AGFT's primary organizational goals is to leverage more community resources for the benefit of students in need by engaging the community in our mission, and encouraging collaboration that transforms the educational experiences of children in Central Florida. Given our deep and long-term alliances with each of the schools that we serve, the opportunities for collaboration and resource sharing between SunTrust and BB&T through the merger are many and will transform schools and improve lives in the Central Florida's most impoverished neighborhoods.

Respectfully,

Jane Thompson
President

Eike, Kathy

From: Angela King <angela@fowlerprop.com>
Sent: Wednesday, April 24, 2019 1:59 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] Comments on BBT SunTrust Bank Merger
Attachments: Robert R. Fowler III Letter in support of BBT SunTrust Merger.pdf; Charles D. Tuller Letter in Support of BB&T SunTrust Merger.pdf

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Dear FDIC and Federal Reserve Bank,

Please refer to the attached letters from two seasoned Georgia businessmen providing their thoughts on the proposed merger of BB&T / SunTrust Bank.

Thank you in advance,

Angela B. King
Fowler Properties
2141 Emory Street, NW
Covington, GA 30014
770-787-1472

FOWLER PROPERTIES

2141 Emory Street, NW
Covington, Georgia 30014

April 23, 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

Dear Federal Reserve and FDIC,

I am a retired Georgia banker and third generation of bankers in my family. We sold our family owned bank to BB&T in 2006. John Allison was the CEO at that time. Shortly after the sale was announced, Mr. Allison personally visited each of our approximately 25 branches scattered in communities from Winder, Georgia to Kennesaw, Georgia. He met with each department head and spoke to every employee.

BB&T still places great emphasis on banking relationships and community visits. I feel that this attentiveness to employee relationships with management has been one of the keys to BB&T's continued success.

I have done business with both BB&T and SunTrust Bank for many years and have been satisfied with my relationships with both institutions. I am in favor of the merger and recommend its approval. It will be a win/win situation for the continuation of the banking system in this era of ever-increasing technology.

I am 80 years old and the checkless society that we talked about some 30 years ago, is now here. Being a former banker, I worry about the future of the banking system and the Federal Reserve. Especially in times when the lack of knowledge has countries like Italy in a dire financial situation. Reference: Wall Street Journal, April 3, 2019, "Italy's Populists Covet Central Bank and its Gold", and April 9, 2019, "Italy Warns of Bigger Deficit".

In the end it is the poor who will suffer the most. Every year the U.S. gets deeper in dept in my opinion. Banks and the Federal Reserve are our only hope.

Sincerely,



Robert R. Fowler III

April 23, 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

Dear Federal Reserve and FDIC,

I have been a real estate broker, developer and commercial real estate manager in Georgia for over 40 years.

BB&T has always handling my banking needs in a satisfactory manner and I have a lot of confidence in the management team. I feel that BB&T's corporate philosophies have served them well over the years and allowed the bank to remain successful during times of turmoil in the financial services industry.

I am in favor of the merger of BB&T and SunTrust Bank.

This "Merger of Equals" should give the newly created institution the critical mass it will need to remain profitable and competitive in this new age of technology.

Sincerely,



Charles D. Tuller
Sunbelco Realty Co., Inc.

Eike, Kathy

From: Don Stephenson <dons@caryoil.com>
Sent: Wednesday, April 24, 2019 2:17 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] Comment on proposed merger of BB&T and SunTrust
Attachments: Federal Reserve Letter 4-24-2019.jpeg

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Please find our comments concerning the proposed merger of BB&T and SunTrust.

Thank you.

Don

Don Stephenson
110 MacKenan Drive, Cary, NC 27511
Direct 919-460-3196 Office 919-462-1100





April 24, 2019

Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 26261

Dear Sirs;

I am writing to document the support our company has for the proposed merger of BB&T and SunTrust. BB&T has served our corporate banking needs for over 30 years. In that time, we have grown from a local petroleum marketing company in central North Carolina, to a multistate operation with customer and employees scattered across 17 states. In these three-plus decades, the complexity and capital requirements of our business have increased enormously. In the beginning simple checking and business loans were all that was needed, but now, advanced technical solutions for cash management, ACH transactions, credit card settlements, increasingly important cyber security issues and sophisticated capital products must be provided by our bank to keep us competitive.

It is my understanding that the proposed merger of BB&T and SunTrust will allow the combined bank to continue to meet our current needs and invest in the infrastructure that will be required to serve us well into the future. Our continued ability to meet our customers needs and remain competitive with our competitors is largely dependent on the support we have from our banking partner.

We fully endorse the planned merger of BB&T and SunTrust.

Yours very truly,

Don Stephenson
Chairman

Eike, Kathy

From: Kim Martuscelli <Kimberly.Martuscelli@hutchenslawfirm.com>
Sent: Wednesday, April 24, 2019 2:49 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Cc: Terry Hutchens
Subject: [External] Re: Branch Banking and Trust Company
Attachments: Branch Banking & Trust Company.pdf

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Dear Sir or Madam,

Please see attached from attorney Terry Hutchens.

Kim Martuscelli | Legal Assistant
Kimberly.Martuscelli@hutchenslawfirm.com

Hutchens Law Firm
4317 Ramsey Street | Fayetteville, NC 28311
P.O. Box 2505 | Fayetteville, NC 28302
T: 910-864-6888 Ext: 1222 | F: 910-864-6848
HutchensLawFirm.com



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HIGH PERFORMANCE LAW™

H. Terry Hutchens
Attorney at Law
Phone: 910-864-6888
Fax: 910-864-6848
Email: terry.hutchens@hutchenslawfirm.com
HutchensLawFirm.com

Offices In:
FAYETTEVILLE, CHARLOTTE, WILMINGTON, NC | COLUMBIA, SC
4317 Ramsey Street
Fayetteville, NC 28311
P.O. Box 2505
Fayetteville, NC 28302

April 24, 2019

VIA EMAIL: comments.applications@rich.frb.org
BankMergerApplication@fdic.gov

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

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

Re: Branch Banking and Trust Company

Dear Sir or Madam:

I am writing in praise of Branch Banking and Trust Company ("BB&T") and in support its pending merger with SunTrust Bank. BB&T has been a true partner with my law firm and myself and through BB&T's support has enabled my law firm to expand from a single office location in Fayetteville to 12 offices throughout North Carolina and South Carolina.

A large part of my law firm's practice has always been matters involving the default servicing industry. We represent banks, lenders, credit unions and were designated counsel for the GSE's when that program was active. The nature of this practice is such that we are required to advance millions of dollars in advanced costs on behalf of our clients while pursuing judgment or completion of the work. We do not receive reimbursement for six months or longer. BB&T put together an operating loan and line of credit that enabled us to meet our client's requirements and weather a very brutal period in the default servicing industry. It is no exaggeration when I say that BB&T provided us with the capital support that has allowed my firm to survive and thrive when many of our peers across the country were not able to do so.

My firm now employees more than 270 people including lawyers and staff in our offices across North and South Carolina. Had BB&T not remained our financial partner throughout the years I am quite certain that a great number of our staff would not have a job today with our firm.

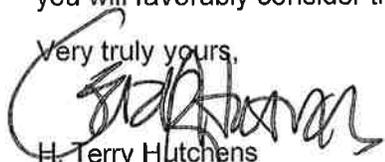
It may sound a little "corny" to say this but it is absolutely true that our bankers at BB&T are what we call good down home people. They are skillful, understanding, fair and our friends. BB&T will bring that same culture to the new customers of a merged BB&T and SunTrust Bank. That will be good for the community where the merged banks offices are located and for the customers.

The lawyers and staff at our law firm in all of our offices actively support many civic, charitable and community projects and endeavors. Inevitably, the volunteer talent and support, both financially and otherwise, falls to the same people and businesses in our communities. The bankers and staff at BB&T can always be found among those who contribute their time and energy to these endeavors. Likewise, BB&T is never slow to write a check to support these

same organizations and projects. BB&T is an important and dependable member of our communities.

I wholeheartedly endorse and support the merger of BB&T and SunTrust Bank and hope that you will favorably consider their application for merger.

Very truly yours,



H. Terry Hutchens
Attorney at Law

Eike, Kathy

From: Weidinger, Tammy <TWeidinger@brightoncenter.com>
Sent: Wednesday, April 24, 2019 2:54 PM
To: RICH BankSup Applications Comments
Subject: [External] Merger of BB&T - SunTrust

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To Whom It May Concern:

I am writing to support the merger between BB&T and Sun Trust. I am the President & CEO of Brighton Center, Inc., a non-profit community-based organization in Newport, KY. BB&T has been our banking partner for the past 4 years. Brighton Center's mission is to create opportunities for individuals and families to reach self-sufficiency through family support services, education, employment and leadership. We served over 43,000 individuals our last fiscal year through 41 different programs for low-income people in the Northern Kentucky region. About 1/3 of our customers are children, under the age of 18, and the remainder are adults who either are underemployed, unemployed, or disabled. We wrap comprehensive services around these individuals to partner with them to achieve their goals related to self-sufficiency.

BB&T has been highly supportive of our self-sufficiency mission. We maintain our day-to-day checking account needs with them, as well as two lines of credit, and a bond loan. BB&T has also managed the investments in our Board Designated fund which total approximately 3.5 million. In addition, the bank has provided sponsorships for our fundraising events of \$12,500 annually and provided program grants averaging \$15,000 per year for homeownership counseling and financial education for our customers. BB&T has also traditionally served on our Board of Directors and provided a few volunteers for our fundraising events. They have provided many other community connections that support our mission.

In short, BB&T is a great community partner and reaches out to us to make sure our needs are being met. They are invested in the community through broader initiatives as well that benefit the region. They understand that businesses, non-profits, and other community stakeholders need to work together to strengthen our region. We are confident a merger will be positive for our community.

Sincerely,
Tammy Weidinger

Tammy Weidinger | President & CEO

Brighton Center, Inc.

Location: 741 Central Ave, Newport, KY 41071

Mailing Address: P.O. Box 325, Newport, KY 41072

Office: 859-491-8303, ext. 2416

tweidinger@brightoncenter.com

www.brightoncenter.com



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Our mission is to create opportunities for individuals and families to reach self-sufficiency through family support services, education, employment, and leadership. We will achieve this mission by creating an environment that rewards excellence and innovation, encourages mutual respect, and maximizes resources.

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Eike, Kathy

From: Davis, Kathryn <Kathryn_Davis@memorial.org> on behalf of Reilly, Janelle <Janelle_Reilly@memorial.org>
Sent: Wednesday, April 24, 2019 2:50 PM
To: BankMergerApplication@fdic.gov; RICH BankSup Applications Comments
Cc: Jim Pesnell (jhpes7@gmail.com); Jim.Vaughn@suntrust.com
Subject: [External] SunTrust- Letter of Support
Attachments: SunTrust-BB&T - Letter of Support.docx

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2525 De Sales Ave.
Chattanooga, TN 37404

memorial.org

April 24, 2019

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

RE: SunTrust/BB&T Merger Application

To Whom It May Concern,

On behalf of CHI Memorial Health System, I would like to express our gratitude to SunTrust for their support to our organization through the years. SunTrust has supported many of our key clinical service lines including cancer, cardiac and primary care. SunTrust's contributions of funds, personal support from their leaders, such as Jim Vaughn, and their associate volunteers are making a difference in the lives of many residents in our region especially the underserved. In return, we are pleased to extend our support for the proposed merger between SunTrust and BB&T Banks.

CHI Memorial is a not-for-profit, faith-based healthcare organization dedicated to the healing ministry of the Church. Founded by the Sisters of Charity of Nazareth and strengthened as part of Catholic Health Initiatives, it offers a continuum of care including preventative, primary and acute hospital care, as well as cancer and cardiac care, orthopedic and rehabilitation services. CHI Memorial is a regional referral center of choice with 4,400 associates and more than 600 affiliated physicians providing health care throughout Southeast Tennessee, North Georgia and Northwest Alabama.

We look forward to continuing our relationship with the newly merged organization of SunTrust and BB&T. Their success of this new organization will ensure continued growth and prosperity for our community.

Sincerely,

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

Janelle Reilly
Chief Executive Officer
CHI Memorial Health System

cc: Jim Pesnell
Jim Vaughn

Eike, Kathy

From: Dennis Baptiste <dbaptiste@homestretch.org>
Sent: Wednesday, April 24, 2019 3:09 PM
To: RICH BankSup Applications Comments
Subject: [External] BB&T SunTrust Merger
Attachments: BBandT merger.pdf

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Please see attached

Thank you,
Dennis Baptiste
Finance Manager



*Please note our legal **NAME CHANGE** to **HomeStretch, Inc.** We ask that you update your records and any references to HomeStretch to reflect this change.*

April 24, 2019

To Whom It May Concern,

HomeStretch, Inc. is a non-profit organization providing guidance to homeless families toward permanent housing and lasting stability. BB&T has assisted us by providing an annual line of credit for operational financing, as well as a mortgage to finance the purchase of an enterprise building to help with our mission.

BB&T is a great support and has participated in our events and hands on projects. HomeStretch supports the merger of BB&T and SunTrust and believes the combined entity will be good for the community and its associates.


Dennis Baptiste
Finance Manager

Eike, Kathy

From: robbo@h2capital.com
Sent: Wednesday, April 24, 2019 3:11 PM
To: RICH BankSup Applications Comments
Subject: [External] BB&T - SunTrust merger

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In our community, both BB&T and SunTrust associates have been strong and important community partners for many years. I have served on many community boards with their employees, and have observed the value of the two companies' leadership and financial support in our community. In particular, Scott Seigel, at BB&T, has been instrumental in the success of NewTown Macon, our extremely effective downtown redevelopment organization. Knowing the people at both banks, I would expect that involvement to continue as it is very much a part of those executives' and employees' lives.

Likewise, we have been customers of both BB&T and SunTrust and their predecessor institutions for more than 25 years. Both institutions have been valuable to us in various capacities, as lenders, managers, trustees, and advisors. We are pleased with the proposed merger as we believe it will bring together two organizations that have similar cultures of customer service but that have complementary strengths. This will allow us to work with one organization that has best in class capabilities across the various banking business lines we use.

I am delighted to express my sincere personal support for the BB&T – SunTrust merger and would be glad to provide any further comment as requested.

Best Regards,
Robert

Robert F. Hatcher, Jr.
(478) 747-9500

Eike, Kathy

From: Rhonda Brandon <rhonda.brandon@duke.edu>
Sent: Wednesday, April 24, 2019 3:50 PM
To: RICH BankSup Applications Comments
Subject: [External] Support for Suntrust and BB&T Merger

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To Whom in May Concern:

I'm writing to express my support and enthusiasm for the proposed merger of SunTrust and BB&T Bank. Both organizations are valued partners in the Triangle region, who over the years have contributed time, talent, and resources to help make North Carolina a better place to live.

I have been privileged to serve on the Suntrust Advisory Board for over two years. During my time with the Board I've witnessed the amazing philanthropic support SunTrust is well known in our local community, and I feel strongly that its combined strength with BB&T will only amplify the benefits local groups have experienced through SunTrust's support and partnership.

Beyond the benefits to our local community, this merger represents forward-thinking innovation, creating a 21st century institution that is relevant, contemporary, and progressive. Customers and communities alike will benefit from the enhanced services and capacities this partnership will provide. Moreover, the jobs and opportunities that will come available will be a great win for so many in our local markets and across our state.

The benefits this singular institution can provide are many. I am confident that the merger will help realize success for individuals and communities alike, and appreciate the opportunity to express my support.

Thank you,

Rhonda S. Brandon
Senior Vice President & Chief Human Resources Officer
Duke University Health System

Rhonda S. Brandon
Senior Vice President & Chief Human Resources Officer
Duke Health

"If your vision doesn't cost you something, it's a daydream" – John Maxwell

Eike, Kathy

From: Terri <robinson4@bellsouth.net>
Sent: Wednesday, April 24, 2019 3:54 PM
To: RICH BankSup Applications Comments
Subject: [External] Letter of Support for BB&T and SunTrust Merger
Attachments: Federal Reserve letter BBT & SunTrust Merger 042419.docx

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Attached is a letter of support for the BB&T and SunTrust Merger.

Thank you,
Theresa Robinson
Robinson4@bellsouth.net
404-216-1745

April 24, 2019

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

Ref: BB&T and SunTrust Merger

Dear Federal Reserve Bank of Richmond:

I am writing this letter of support for the BB&T and SunTrust merger.

Locally in Macon, Georgia, I have the great pleasure to serve on the BB&T Community Advisory Board with Scott Seigel, Market President. Scott has been an effective leader in the BB&T financial industry and continues to excel as a top performer in the market. During my role as Region External Affairs Manager for Georgia Power -- community and economic development are areas of focus to help grow Georgia. Of course, education, workforce development and environmental stewardship also are key areas of focus to make the state of Georgia a great place to do business.

The executive leadership at BB&T and SunTrust have been outstanding business leaders for the community in these areas. Our paths have crossed on many community initiatives over the past decade. From the growth of our downtowns and main streets to helping provide housing for families, the BB&T Lighthouse Project is the 10-year signature community involvement initiative for employees to support neighbors in need. In fact, they have donated thousands of volunteer hours to our communities. I have the pleasure of working with Scott Seigel and Bill Kilburg on various boards of directors to include the Greater Macon Chamber of Commerce, NewTown Macon, United Way of Central Georgia and numerous other worthwhile charitable organizations. Giving back to the community are priorities for BB&T and SunTrust employees as they are involved with charitable organizations to make a positive difference for thousands of citizens in Macon and Middle Georgia. SunTrust Bank continues to be a leading donor for the United Way annual campaign for more than 15 years and the employees continue to embrace volunteerism to make our communities strong and vibrant.

Kelly King, BB&T Chairman and CEO is a visionary leader for the people. He provides stellar and creative leadership for his executive team, managers

Theresa Robinson
Robinson4@bellsouth.net
404-216-1745

and employees and makes BB&T a great place to work. Their focus is on the customer and how they can continue to provide customer satisfaction and the best rates, as well as, products and services to best serve the needs of the customer.

As a client of BB&T, I appreciate the services that are offered to ensure that I am meeting my financial goals.

BB&T and SunTrust are key leaders in the financial industry in the southeastern United States. I'm certain that this merger will make the financial services industry much stronger for decades to come.

I am pleased to provide this letter of support for the BB&T and SunTrust merger. Please let me know if you require any further information.

Sincerely,

A handwritten signature in black ink, appearing to read 'Theresa L. Robinson', with a stylized flourish at the end.

Theresa L. Robinson
Georgia Power Region External Affairs Manager, Retired
BB&T Community Advisory Board

Eike, Kathy

From: Michelle Rondinelli <MRondinelli@kitchenkettle.com>
Sent: Wednesday, April 24, 2019 4:04 PM
To: RICH BankSup Applications Comments
Subject: [External] BB&T and Sun Trust Merger Letter of Support
Attachments: BB&T Merger Letter.docx

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Good Afternoon,
Attached you will find my letter of support for the BB&T and Sun Trust merger.

Thank you,
Michelle Rondinelli



Michelle Rondinelli
President
Kitchen Kettle Foods, Inc
3529 Old Philadelphia Pike
Intercourse, PA 17534
Ph: 717-768-8261
Fax: 717-768-2795
[Website](#) | [email](#)



April 24th, 2019

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

I am writing to share my support for the BB&T and Sun Trust merger. As the third-generation owner of Kitchen Kettle Foods, Inc., it is imperative that we have a banking relationship that is built on trust and integrity and we have found nothing short of that with the BB&T team.

The team at BB&T demonstrates a strong culture and values that very much align with our business. I've had the opportunity to hear Kelly King speak on two occasions and the care and compassion for their clients is represented well from the very top of the organization to the branch level interaction that we have experienced.

Our account representative has helped us with everything from adjustments to our line of credit to discussing possible financing options for future expansions. In addition to our business banking needs, BB&T representatives have assisted our front-line team members with basic banking knowledge to better equip them to handle their personal finances.

We see the upcoming merger as a great opportunity for not only our business, but the entire community. We have appreciated our relationship with BB&T over the years and look forward to the exciting changes that lie ahead.

Sincerely,

Michelle Rondinelli

President

Kitchen Kettle Foods, Inc.

Eike, Kathy

From: Maria Ciarrocchi <MCiarrocchi@alexchamber.com>
Sent: Wednesday, April 24, 2019 4:20 PM
To: RICH BankSup Applications Comments
Cc: Joseph Haggerty
Subject: [External] SunTrust BB&T Merger Letter from The Alexandria Chamber of Commerce
Attachments: Suntrust Letter Federal Reserve Richmond.pdf

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

April 24, 2019

To Whom It May Concern:

We are writing to you today in response to the SunTrust BB&T Merger.

The Alexandria Chamber of Commerce is a 501(C)(6) membership organization in existence since 1906 and representing over 800 City of Alexandria and regional businesses and their employees. For 113 years the Alexandria Chamber has provided vital services to its members by advocating on their behalf at the local, state and federal levels of government and providing networking and professional development opportunities.

SunTrust has been an active and engaged member for a number of years. Members of the bank have served on various committees within the Chamber, including the Board of Directors, which serves as a governing body for the organization. The bank has also generously supported many of the Chamber's events and programs.

In closing, the Alexandria Chamber is excited about SunTrust's future and looks forward to having them engaged and involved for many years to come.

Sincerely,

Charlotte A. Hall

Joseph V. Haggerty



**Alexandria Chamber
of Commerce**

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

April 24, 2019

To Whom It May Concern:

We are writing to you today in response to the SunTrust BB&T Merger.

The Alexandria Chamber of Commerce is a 501(C)(6) membership organization in existence since 1906 and representing over 800 City of Alexandria and regional businesses and their employees. For 113 years the Alexandria Chamber has provided vital services to its members by advocating on their behalf at the local, state and federal levels of government and providing networking and professional development opportunities.

SunTrust has been an active and engaged member for a number of years. Members of the bank have served on various committees within the Chamber, including the Board of Directors, which serves as a governing body for the organization. The bank has also generously supported many of the Chamber's events and programs.

In closing, the Alexandria Chamber is excited about SunTrust's future and looks forward to having them engaged and involved for many years to come.

Sincerely,

Charlotte Hall
2019 Chair of the Board
Alexandria Chamber of Commerce

Joe Haggerty
President & CEO
Alexandria Chamber of Commerce

Eike, Kathy

From: Cahoon, Tajana <TCahoon@marchofdimes.org>
Sent: Wednesday, April 24, 2019 4:30 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] SunTrust Savannah community work

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To whom it may concern;

I am writing to provide commentary on the community support SunTrust provides March of Dimes in Savannah, GA and throughout Southeast Georgia. We are fortunate to receive support from SunTrust in a variety of ways. The March of Dimes Executive Board is chaired by a SunTrust executive employee. The 2019 Coastal Empire March for Babies walk is chaired by a SunTrust area manager. SunTrust branch employees in southeast Georgia also participate in fundraising campaigns on an annual basis. We are further fortunate that SunTrust supports March of Dimes monetarily through sponsorship of our events. SunTrust is an integral partner to March of Dimes and our work to improve the health of babies and moms in our communities.

Respectfully,

TAJANA CAHOON
Executive Director of Market Development



SAVANNAH/SOUTHERN GEORGIA MARKET

T (912) 755-2761

M (912) 677-3685

MARCHOFDIMES.ORG

Eike, Kathy

From: Robert Hughes <rhughes@hughesdevelopment.com>
Sent: Wednesday, April 24, 2019 4:34 PM
To: RICH BankSup Applications Comments
Subject: [External] Letter of support for BB&T-SunTrust Merger
Attachments: BBT SunTrust Merger Support Letter Federal Reserve Bank.pdf

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To whom it may concern,

Please find attached letter of support regarding the BB&T and SunTrust merger. The original letter is also being sent via FedEx.

Sincerely,
Robert E. Hughes III
President



1 North Main Street, Suite 902, Greenville, SC 29601
PO Box 2002, Greenville, SC 29602
864.233.2580,23
<http://www.hughesdevelopment.com>



April 24, 2019

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

RE: Support of BB&T-SunTrust Merger

To Whom It May Concern,

Hughes Development Corporation (HDC) is a 69-year old, family-owned real estate development firm based in Greenville, SC. We have developed and owned projects across the southeast in virtually all product types, using a wide variety of financial structures and partners. Over the last 20 years, we have refined our focus to mixed-use, urban developments with an emphasis on making a positive impact in the communities in which we work. We are passionate about our tenants and business partners being successful and have had strong professional and personal relationships with regional leaders at BB&T and SunTrust throughout our history.

Currently, BB&T is a tenant in our 400,000sf LEED-Gold office building known as Greenville ONE, as well as the provider of Health Savings Accounts for all our employees. In the past, SunTrust has provided necessary financing to allow projects to happen, most recently financing the Aloft Hotel in downtown Greenville, which was the final phase of the Greenville ONE development. Every encounter we have had with both institutions has been extremely professional and to the highest ethical standards.

The merger of these two institutions will be a boost to the marketplace, allowing the new entity to provider better and broader services, while still having an outsized impact in the local communities in which they work. We strongly support the merger and believe its positive impact will be felt throughout the southeast.

Yours very truly,

A handwritten signature in blue ink, appearing to read 'Robert E. Hughes III', is written over a light blue horizontal line.

Robert E. Hughes III
President

Eike, Kathy

From: Debbie W. Walker <DebbieW@eoasga.org>
Sent: Wednesday, April 24, 2019 4:37 PM
To: RICH BankSup Applications Comments; 'BankMergerApplication@fdic.gov'
Subject: [External] Comments on Merger
Attachments: SunTrust.docx

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Reserve Board and the Federal Deposit Insurance Corporation (FDIC):

I am sending the attached letter regarding the proposed merger of BB&T Corporation, Winston-Salem, North Carolina, with SunTrust Banks, Inc., Atlanta, Georgia. As part of the proposal, BB&T would merge SunTrust Bank with and into its subsidiary state non-member bank, Branch Banking and Trust Company, Winston-Salem, North Carolina.

Please review my comments in regards to the work SunTrust has done in our local community.

Sincerely,

Debbie Walker
Foster Grandparent Program Project Director
Retired and Senior Volunteer Program Project Director
Of
Economic Opportunity for Savannah-Chatham County Area, Inc.



Economic Opportunity Authority
For Savannah-Chatham County Area, Inc.

April 23, 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.

Greetings Federal Reserve Bank of Richmond,
Greetings FDIC's Atlanta Regional Office,

On behalf of the Foster Grandparent Program (FGP) and Retired and Senior Volunteer Program (RSVP) of Economic Opportunity for Savannah-Chatham County Area, Inc., (EOA), we are excited to hear about the proposed merger of SunTrust and BB&T to combine into a merger of equals to become America's premier financial institution.

For over 15 years SunTrust has provided support and financial assistance to Economic Opportunity for Savannah-Chatham County Area, Inc. (EOA). EOA is a private non-profit agency created by joint resolution of the City of Savannah, Chatham County Commission and the Board of Public Education in 1964.

EOA was incorporated on January 6, 1965. The Community Action Program (CAP) provides a variety of programs and services to assist low to moderate income residents of Savannah and Chatham County. EOA programs include: Head Start/Early Head Start, Foster Grandparent, Retired and Senior Volunteer Program, Energy Assistance, Homeless Services, Housing Services, Crisis Intervention, Employment, Job Development and Training, Computer Learning Lab, and many more.

Every other year, the Foster Grandparent Program and Retired and Senior Volunteer Program perform a community assessment to ascertain if the program is fulfilling its mission of providing volunteer service in our community. The Foster Grandparent Program has a mission of placing low-wealth seniors to provide one-on-one support to children with special, exceptional or literacy needs. Stephanie Johnson, Community Development Manager, has been instrumental in visiting the placements of the volunteers and observing the impact they are making in the Savannah community. She also has been instrumental in suggesting ways the program can be improved to have a greater impact in our local community. In addition to this, Ms. Johnson has met with members of the

Foster Grandparent Program to ascertain their satisfaction with the program and to discover their personal needs to improve their lifestyles. Ms. Johnson has educated members of our Foster Grandparent on financial literacy during monthly in-service training recognizing that Foster Grandparents are low-income seniors whose income is 200% of poverty.

A yearly donation from SunTrust has assisted with program operations and has been used to leverage federal dollars. Our programs depend on community funds to match federal dollars. SunTrust staff has been instrumental in providing us strategies for leveraging funding to support our services and has provided resources for local funding and navigating websites to secure grants. Equally important as the funds they have provide our agency, is the knowledge we have gained from their staff members showing us how to measure our results and outcomes. They have also provided useful information to ensure our program aligns with our community's needs and trends. We feel confident that a combined company will yield a greater impact and commitment in our local communities.

We truly value our partnership and the role EOA has played in SunTrust's successful history, and look forward to working with you in the future. Please feel free to reach out to me if you have questions or if I can provide addition information in support of this merger. I can be reached at 912-234-7842

Sincerely,

Debbie W. Walker

Debbie W. Walker
Foster Grandparent Program Project Director
Retired and Senior Volunteer Project Director
Of
Economic Opportunity for Savannah-Chatham County Area, Inc.

Eike, Kathy

From: Kim Dennis <kim@createyourdreams.org>
Sent: Wednesday, April 24, 2019 4:36 PM
To: RICH BankSup Applications Comments; bankmergerapplication@fdic.gov
Subject: [External] Merger + Create Your Dreams

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Greetings,

Create Your Dreams has been a community partner of SunTrust for many years. We are looking forward to your merger in anticipation of increased participation between CYD and your team. CYD values our relationship and welcomes an opportunity to become an even more active community partner. Please let me know if you have any questions or would like information on CYD.

Thank you,

Kim

Kim Dennis
Executive Director
Create Your Dreams (CYD)
Cell: 404.431.5766
www.createyourdreams.org



Eike, Kathy

From: Quaranta, Dave <dave.quaranta@mragta.com>
Sent: Wednesday, April 24, 2019 4:38 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] BB&T – SunTrust Merger – Letter of support
Attachments: BBT-SunTrust Letter of Support.pdf

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Please find attached a letter in support of the proposed BB&T/SunTrust merger.

Thank you.

Dave Quaranta

David A. Quaranta
Chief Financial Officer & Treasurer

MORRIS & RITCHIE ASSOCIATES, INC.
GEO-TECHNOLOGY ASSOCIATES, INC.

3445-A Box Hill Corporate Center Dr.
Abingdon, Maryland 21009
Tel: 410-515-9000
Direct: 443-372-1130
Cell: 410-804-6865
Visit us at www.mragta.com

MORRIS & RITCHIE ASSOCIATES, INC.

ARCHITECTS, ENGINEERS, PLANNERS, SURVEYORS,
AND LANDSCAPE ARCHITECTS



April 24, 2019

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

Re: BB&T – SunTrust Merger – Letter of support
Via: Email delivery to comments.applications@rich.frb.org and BankMergerApplication@fdic.gov

Dear Sir or Madam:

I am writing in support of the BB&T/SunTrust merger. My firm has been a client of BB&T's Baltimore region for more than twenty-five of our forty years in business. The range of banking services provided by BB&T includes business banking, cash management, business equipment and real estate lending. We have been very fortunate and satisfied with the tremendous support and understanding of our business that BB&T has provided. During our relationship, our firm has grown from a single office in Bel Air, Maryland with 40 employees to seventeen offices in eight states throughout the mid-Atlantic region employing over 500 people. Without exception, BB&T has provided banking and lending solutions to meet every need which has arisen in our businesses as we have grown. Our largest four offices are owned by our firm thanks to the assistance and financing provided by BB&T. In fact, during 2019 we paid off our first commercial mortgage originated in 1999 which allowed us to build our first office building in Maryland.

In addition to commercial banking services, BB&T has provided residential mortgages to numerous employees in several states. The Baltimore Wealth Management team provides personal investment advice and estate planning services to several of our shareholders. Additionally, McGriff Insurance Services has advised us for more than ten years on our health insurance plan which touches over six hundred lives of our employees and their families. Lastly, BB&T Associates regularly refer business opportunities with their clients to our company which is greatly appreciated.

Until recently I served as an advisory board member in the Baltimore region. I intimately understand how focused BB&T is on improving the communities it serves and I have personally been involved in some of those charitable efforts. I respect and support the culture, beliefs and business practices that BB&T leadership has instilled in its employees.

In closing, I am in support of the merger of BB&T and SunTrust as I see it as an opportunity to positively effect many more lives of BB&T and SunTrust employees, families and clients.

Thank you for your consideration of this matter.

MORRIS & RITCHIE ASSOCIATES, INC.
GEO-TECHNOLOGY ASSOCIATES, INC.

A handwritten signature in blue ink, appearing to read 'D. Quaranta', written over a light blue horizontal line.

David A. Quaranta
Chief Financial Officer & Treasurer

Eike, Kathy

From: Michael Marsicano <mmarsicano@fftc.org>
Sent: Wednesday, April 24, 2019 4:40 PM
To: RICH BankSup Applications Comments
Subject: [External] Comments in support of SunTrust and BB&T merger

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Good afternoon,

As President & CEO of Foundation For The Carolinas, I can attest to the philanthropic spirit and community commitment of both BB&T and SunTrust.

With assets in excess of \$2.5 billion, I oversee the sixth-largest community foundation in the country. We have more than 2,800 fundholders and have been serving donors and a broad range of charitable purposes in a 13-county region in North and South Carolina since 1958.

For more than 25 years, the Foundation has been a client of BB&T, and they have given us superior service. We are currently expanding out physical footprint through the renovation of the historic Carolina Theatre in uptown Charlotte. BB&T has not only been supportive of the project through a philanthropic gift, they've also offered to help us with a bridge loan for construction.

SunTrust is well-known in philanthropic circles through the work of its SunTrust Foundation. Our organizations have a shared interest in supporting charities such as the United Way, and local groups like Classroom Central, which works to equip students in need with free classroom supplies. Multiple FFTC fundholders and the SunTrust Foundation are enthusiastic supporters of this initiative.

The civic commitment toward our citizens and neighbors by BB&T and SunTrust was particularly evident in their recent combined \$30 million commitment to affordable housing. Last year, the Foundation launched a multimillion-dollar campaign to raise funds from the private sector with a goal of increasing access to affordable housing. This is a dire need in Mecklenburg County as nearly half of our residents are cost-burdened, and we face a deficit of more than 30,000 affordable housing units. When asked to help support the campaign, the banks not only agreed to a combined \$10 million gift to our Charlotte Housing Opportunity Investment Fund, but they also offered \$20 million on top of that in additional support.

I can honestly say it was one of the few times in my career that I was offered more than I asked for, and the generosity of the two organizations cannot be overstated. This civic commitment starts at the top. CEOs Kelly King and Bill Rogers are corporate leaders and innovative thinkers with proven track records of success in the financial field. But they've shown they place just as high a value on charitable good and philanthropic giving.

Foundation For The Carolinas is focused on improving upward mobility, education and affordable housing, among many other initiatives, and BB&T and SunTrust have proven to be eager partners in these endeavors. Given both organizations' philanthropic spirit, enthusiasm for the community and generosity toward causes that matter, this merger would be a clear benefit to Charlotte, Mecklenburg County and the Carolinas. BB&T

and SunTrust have shown that they support the Foundation's mission and this community, and we in turn support this merger application.

Sincerely

Michael Marsicano

President and CEO
Foundation For The Carolinas
220 North Tryon Street
Charlotte, NC 28202
Phone: 704-973-4531
Fax: 704-973-4931
www.ffc.org

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Eike, Kathy

From: Jack Sears <Jack.Sears@scouting.org>
Sent: Wednesday, April 24, 2019 4:58 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] Written Comments attached SunTrust & BB&T Bank Merger
Attachments: FDIC letter SunTrust BB&T April 2019.pdf; Federal Reserve Board letter SunTrust & BB&T April 2019.pdf

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Please note the attached comments for your review regarding the above captioned matter. If you have any questions, please don't hesitate to contact me. Thank you.

Jack L. Sears, Jr. | Scout Executive/CEO

BOY SCOUTS OF AMERICA

North Florida Council

521 S. Edgewood Ave.
Jacksonville, FL 32205
P 800.232.0845 | F 904.387.4148
D 904.265.3800 | C 904.945.0050
Jack.sears@scouting.org
www.nfscouting.org



BOY SCOUTS OF AMERICA®

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BOY SCOUTS OF AMERICA®
NORTH FLORIDA COUNCIL

April 23, 2019

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

Re: SunTrust and BB&T Merger

To whom it may concern:

The North Florida Council Boy Scouts of America, a 13,000-youth member organization and 5,000 adult volunteer member group who serves 17 counties throughout northeast Florida, writes to make you aware of the philanthropy and community investment made by both SunTrust and BB&T Banks in our area.

Our organization has benefited greatly from both SunTrust and BB&T with their contribution of employee time, talent and treasure. Both institutions engage in community life and help not only the business community but also the philanthropic and non-profit community in this area. Our organization has benefited personally by involvement by SunTrust employees on our board of directors and fund-raising events. We have found both institutions to be community minded and very caring about the quality of life to which they do business with.

It would appear to me that there are like minded cultures that exist within both organizations that care deeply about the quality of life for the communities they serve.

I have nothing but good thoughts and words to say about both institutions and wish all parties involved well as they contemplate future organizational.

Sincerely,



Jack L. Sears, Jr.
Scout Executive/CEO

521 S. Edgewood Ave.
Jacksonville, FL 32205
www.nfscouting.org

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REGISTRATION #: CH338
North Florida Council, Boy Scouts of America



Eike, Kathy

From: dboole@cahec.com
Sent: Wednesday, April 24, 2019 5:14 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] BB&T and SunTrust proposed merger
Attachments: BBT Suntrust merger letter of support 4 24 19.pdf

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Attached please find CAHEC's letter of support. Thank you.



Dana Boole
President & CEO
7700 Falls of Neuse Road, Suite 200, Raleigh, NC 27615
Direct: 919.788.1803 **Fax:** 919.532.1803
dboole@CAHEC.com
www.cahec.com



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April 24, 2019

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

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

RE: BB&T and SunTrust Merger

Please let this letter serve as CAHEC's support for the above mentioned merger which has an anticipated close date of late 2019.

As background, CAHEC is a nonprofit, regional community investment firm located in Raleigh, North Carolina. Originally created in 1992 to provide tax credit equity for the development of affordable rental housing in our home state, CAHEC's territory has since grown to encompass eleven southeastern and mid-Atlantic states. Furthermore, our core business has expanded to include tax credit (i) equity for new markets, historic, and renewable energy; and (ii) debt for affordable housing via CAHEC Capital and its CDFI.

CAHEC's business relationship with BB&T and SunTrust spans 25+ years. They have been instrumental – not only in CAHEC's growth and diversification, but more so - in the sustainability and well-being of the communities we serve. Specifically, through their participation in (i) single and multi-investor equity funds, (ii) carryover and bridge loan debt products, (iii) various community investment initiatives (i.e. charitable grants to CAHEC and CAHEC Foundation), and (iv) financial literacy training; they have regularly expressed their willingness and appetite to be creative and dependable sources of capital. Furthermore, it is that steadfast reliability that has allowed us to perform timely and competitively when addressing the financing needs of CAHEC's mid-Atlantic and southeast market.

I would further share that BB&T and SunTrust value community involvement beyond that of one's Community Reinvestment Act rating. They are active and engaged leaders, recognizing that a respected voice can not only catalyze positive change, but also elevate the conversation among stakeholders who can further that change.

In short, I believe a merger between BB&T and SunTrust will be greater than their collective sum. Their overarching commitment to the communities they serve, based on past performance, should be swift, positive, and sustainable.

Sincerely,



Dana S. Boole
President & CEO

Eike, Kathy

From: Felix Harris <fharris@thekaul.org>
Sent: Wednesday, April 24, 2019 5:24 PM
To: RICH BankSup Applications Comments
Subject: [External] Letter of support for the BB&T and SunTrust merger.
Attachments: Federal Reserve Bank of Richmond.pdf

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To whom it may concern,

Attached is a letter of support for the merger of BB&T and SunTrust Banking Institutions.

Felix Harris, Vice President
Housing and Community Development
Knoxville Area Urban League @ www.thekaul.org
1514 East Fifth Avenue, Knoxville, TN 37917
P: 865-524-5511 (ext. 209)
fharris@thekaul.org



**Knoxville Area
Urban League**

*Empowering Communities.
Changing Lives.*

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**Knoxville Area
Urban League**

*Empowering Communities.
Changing Lives.*

1514 East Fifth Avenue
Knoxville, Tennessee 37917
Phone: 865-524-5511
Fax: 865-525-5154
info@thekaul.org
www.thekaul.org

April 23, 2019

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

Dear Banking Officials,

RE: SunTrust and BB&T Merger

The Knoxville Area Urban League writes to demonstrate our support for the merger of SunTrust and BB&T Banking Institutions. Within the greater Knoxville area, we have worked with BB&T for over 12 years.

The Knoxville Area Urban League (KAUL) aligns well with the proposes of BB&T to help help clients achieve economic success and financial security.

BB&T has financially supported KAUL efforts in the following areas:

- financial education
- homebuyer education

The most impactful partnership between the Urban League and BB&T has been their support of our housing counselors to receive continuing education and certification through NeighborWorks Organization. This valued support has enabled our organization to provide needed services to low-to-moderate income citizens in the greater Knoxville community.

The Urban League supports the merger of these financial institutions as they both serve on community boards with great vigor providing time, talent and personal contributions to many non-profits. Our community can only be strengthened by combining these two institutions.

Sincerely,

Phyllis Y. Nichols
President & Chief Executive Officer
Knoxville Area Urban League



Community Partner

Eike, Kathy

From: Chris Steele <csteele@yellowengine.com>
Sent: Wednesday, April 24, 2019 5:29 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Cc: Rutledge, Justin
Subject: [External] BB&T

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To whom it may concern,

I started working with BB&T and the business banking group (Justin Rutledge) and his team in late 2016. Justin and BB&T assisted me through the entire process of my purchase of assets and startup of Yellow Engine Services, LP. The relationship has grown and I look forward to working with BB&T for many years to come. This bank and its team go above and beyond to help you achieve your goals and objectives of your everyday business and personal needs. Here is a little bit about Yellow Engine:

OVER FORTY YEARS OF SERVICE

Since 1976, Yellow Engine Services has been crafting re-manufactured Caterpillar, Cummins, Detroit, John Deere, Isuzu and many other engines with the highest standards of quality, a reasonable price and an unbeatable turn-around time.

Yellow Engine Services also offers fuel injection, turbo & starter, alternator re-manufacturing as well as delivering high-quality exchange heavy duty Diesel engines for trucks, off-road automotive, marine and all industrial applications for Diesel & Natural Gas Engines.

BB&T has been there for us from day one of supplying us with the capital to purchase assets and real estate to supplying us with short term financing to help us in the everyday growth of our business. I was happy to see the merger and believe the combined entity will be good for the community and associates. I truly feel this is a win for the whole team.

Best Regards,

Christopher Steele

President



YELLOW ENGINE SERVICES

Fort Worth, Texas

Office: 817-429-3208

Cell: 940-393-5146

Fax: 817-534-3208
csteele@yellowengine.com

Eike, Kathy

From: jimmy(kids making it) <kmi.jimmy@gmail.com>
Sent: Wednesday, April 24, 2019 5:45 PM
To: RICH BankSup Applications Comments
Subject: [External] Proposed Merger of SunTrust and BB&T

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April 23, 2019

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

Re: proposed merger of SunTrust and BB&T

To Whom It May Concern,

I am writing in full support of the proposed merger of two of our local stellar banking institutions, SunTrust and Branch Banking and Trust Company (BB&T). Both banks have proven themselves to be great community partners with our local non-profit community. Kids Making It is proud to have strong relationships with both banks.

The SunTrust Foundation plays a very major role in the local non-profit community, and awards grants every year to deserving local non-profits that are changing the lives of our residents. Kids Making It has been fortunate to be awarded grant funding through the SunTrust Foundation over the years, and their funding has helped Kids Making It to make a lasting difference in the lives of the underprivileged youth that we serve

The Market President of BB&T serves on the board of our local United Way, and in this capacity helps to raise significant funds every year so that the United Way can provide support to our broad base of exceptional, local non-profit organizations. I am proud to say that Kids Making It is a partner agency with the United Way, and as such has been fortunate to receive some funding from them over the years as well.

Everyone I have talked to in our community is excited about the proposed merger of SunTrust and BB&T. Please know that Kids Making It is in full support of this merger.

Sincerely,

James W. Pierce, Jr.
Executive Director

--

Jimmy Pierce
Executive Director
Kids Making It, Inc.
617 Castle Street
Wilmington, NC 28401
(910) 763 - 6001

www.kidsmakingit.org
www.facebook.com/kidsmakingit
www.youtube.com/kidsmakingit
www.FLICKR.com/kidsmakingit



Virus-free. www.avg.com

Eike, Kathy

From: Terrisita Terry <TTerry@nicholashouse.org>
Sent: Wednesday, April 24, 2019 5:47 PM
To: BankMergerApplication@fdic.gov; RICH BankSup Applications Comments
Cc: Dennis Bowman
Subject: [External] Nicholas House Statement-SunTrust-BB&T Merger
Attachments: Nicholas House - Federal Reserve-FDIC Statement 4-25-2019.pdf

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To Whom It May Concern:

Please find attached, a formal statement on behalf of Nicholas House, Inc regarding the anticipated merger of SunTrust Bank and BB&T as well as a summary of our partnership with SunTrust Bank for review.

Please feel free to contact me on behalf of our Executive Director, Dennis Bowman with questions.

Sincerely,
Terrisita Terry

Terrisita Terry
Director of Development
Nicholas House
[830 Boulevard SE](#)
Atlanta, GA 30333
[\(404\) 622-0793 ext 105](#) (office)
[\(678\) 490-6482](#) (cell)
www.nicholashouse.org





Nicholas House

HELPING HOMELESS FAMILIES ACHIEVE SELF-SUFFICIENCY

April 25, 2019

To: **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

From: Dennis Bowman
Executive Director, Nicholas House

RE: SunTrust/BB& T Merger / SunTrust Collaborative

The Nicholas House mission is to help homeless families become self-sufficient by providing them with a temporary place to live while addressing the root causes of their homelessness so that they never become homeless again.

Nicholas House believes that the three cornerstones of financial stability are:

- 1) affordable, safe, and stable housing
- 2) a healthy family life and effective decision making
- 3) the ability to earn a living wage

Nicholas House guides families toward these goals through the provision of housing, intensive adult education and training, individualized case management, youth services, and aftercare support.

Our partnership with SunTrust has effectively helped us to achieve our goals, advance our mission and increase our impact. With a mutual focus on financial well-being, strengthening our communities and eliminating barriers to self-sufficiency and employment for vulnerable families in and around Atlanta, the Nicholas House-SunTrust relationship has led to community advancement in areas of financial education and career readiness for residents. The support of SunTrust has helped to level the playing field for individuals and families that are traditionally excluded or overlooked when opportunities present themselves.

The benefits of our collaborative have gone well beyond the bottom line. SunTrust's corporate responsibility has included philanthropic support. However, a driving force to the success of our partnership has been the involvement and engagement of SunTrust staff. Many SunTrust staff have provided their time, expertise and resources in support of our organizational mission as well as with other local entities who share our commitment to ensuring that family homelessness is rare, brief and nonrecurring in Atlanta and surrounding areas.

SunTrust professionals have led beautification activities at our shelter, facilitated workshops involving financial literacy, budgeting, and money management and assisted with the planning and implementation of our special events. Our friends at SunTrust have been integral in helping Nicholas House to forge new relationships within the corporate community - leading to new networks, advocates and funding streams to sustain our valuable services. As they have often articulated, their volunteerism has promoted a positive culture at SunTrust and influenced teamwork in the workplace.

Mail: PO Box 15577 Atlanta, GA 30333 | 830 Boulevard, SE Atlanta, GA 30312 | P: 404-622-0793 F: 404-622-0388
250 Georgia Avenue Atlanta, GA 30312 | P: 404-633-8386 | F: 404-633-0297
Nicholas House, Inc. is a 501(c)(3) tax-exempt corporation Tax ID #58-1762614
Dial 711 Georgia Relay (Deaf or Hard of Hearing) to connect to 404-622-0793
Visit us online at www.nicholashouse.org

Nicholas House supports the merger of SunTrust Bank and Branch Banking & Trust. As this merger creates shareholder value as part of the new financial profile, the merger will offer enhanced community resources for community partners such as Nicholas House and opportunities to reach and serve more families in need of assistance. Under the new merger, it is our hope that we will expand and strengthen our community relations and identify new initiatives that support the financial well-being of all metro Atlanta area populations.

Thank you for the opportunity to highlight our relationship with SunTrust Bank and to provide our feedback regarding the anticipated merger of SunTrust Bank and Branch Banking & Trust.

Respectfully,

A handwritten signature in blue ink, appearing to read "Dennis Bowman", with a long, sweeping horizontal line extending to the right.

Dennis Bowman
Executive Director

Eike, Kathy

From: Jim Schmutz <jschmutz@somd.org>
Sent: Wednesday, April 24, 2019 5:52 PM
To: RICH BankSup Applications Comments
Subject: [External] Letter of Support for SunTrust - BB&T merger
Attachments: Dear Federal ReserveBank of Richmond_letter supporting SunTrust -BBT merger_042419.pdf

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Dear members of the Federal Reserve Bank of Richmond,

Please accept the attached letter of support for the SunTrust – BB&T merger.

Sincerely,

Jim Schmutz

.....

Jim Schmutz

President and CEO

.....

Special Olympics Maryland

3701 Commerce Dr, Suite 103

Baltimore, MD 21227

Tel 410-242-1515 ext 107

800-541-7544 (in MD)

Fax 410-242-2580

Mobile 217-979-1671

Email jschmutz@somd.org

Twitter: @SpOlympicsMD

.....

www.somd.org

.....

Created by the Joseph P. Kennedy Jr. Foundation. Authorized and accredited by Special Olympics, Inc for the benefit of persons with intellectual disabilities.



April 24, 2019

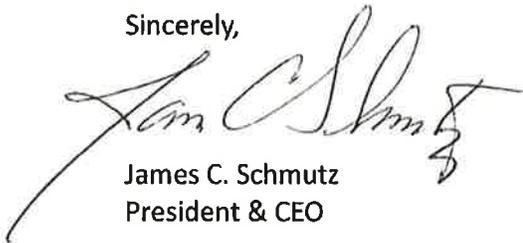
Dear Members of the Federal Reserve Bank of Richmond,

On behalf of Special Olympics Maryland, I would like to offer our support of the BB&T – SunTrust merger. This union of two highly committed community-oriented institutions will extend their collective reach to communities across Maryland. There will be expanded benefits derived from inherent efficiencies resulting from the merger which will ultimately lead to increased investment in mission focused organizations like Special Olympics Maryland.

SunTrust and BB&T will help provide more transformative experiences and build interactive inclusive communities of dignity and respect that include our athletes, families, volunteers and an expanded group of citizens across Maryland. Together, through sport, we will create a world where opportunity is not limited by disability.

We wholeheartedly support the merger of SunTrust and BB&T as we believe the collective assets of human and financial resources resulting from the merger will have a profoundly positive impact on all communities throughout Maryland.

Sincerely,

A handwritten signature in black ink, appearing to read "James C. Schmutz".

James C. Schmutz
President & CEO

Eike, Kathy

From: Allison Frye <afrye32@yahoo.com>
Sent: Wednesday, April 24, 2019 6:05 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov; Robert Betler
Subject: [External] Concord Children's Academy Merger Support Letter
Attachments: bb&t merger letter.docx

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Please find attached merger support letter.

Thank you.

Allison Frye, Owner
Concord Children's Academy
1951 Derita Road
Concord, NC 28027
(704) 723-6400



April 24, 2019

To whom it may concern:

I am writing this letter in support of the merger between BB&T and Sun Trust and believe that the combined entity will be great for the community and its associates. I had a successful SBA lending experience with BB&T when I purchased a child development center last year. Rob Betler was great to work with and made me feel comfortable through the whole process. I initially met with other banks and lenders, but once I met with Rob, I knew BB&T was the right choice for me and my business. He offered such a personalized approach to banking and the strong sense of customer service won me over. We strive to provide great customer service here at our school and loved the like-minded approach with BB&T. Rob told me “with BB&T you get the whole team” and that is what I wanted in a bank. I wanted a partnership that provided the support and experience I needed as a new business owner. With every question they provided an answer and with every hurdle, they had a solution. We have had great success with BB&T Merchant Services, Cash Manager Online, and I love the ease of the online banking platform. In just a few months of operating we’ve been able to offer our staff new BB&T banking accounts, Direct Deposit, and other supplemental insurance plans that we were never able to offer before. Our staff are happy and are providing great services to our children and their families.

With the merger I hope that they will be able to reach more clients and to continue to provide new opportunities for small businesses like mine, all while still offering the amazing customer service which is what separates them from other banks.

Sincerely,

Allison Frye, Owner
Concord Children’s Academy

Eike, Kathy

From: Robert Woodward <woody@brambletonimports.com>
Sent: Wednesday, April 24, 2019 6:14 PM
To: RICH BankSup Applications Comments
Subject: [External]

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My name is Robert Woodward. I own Brambleton Imports, Inc. as well as numerous rental properties in the Roanoke Valley. I have been dealing with BB&T for well over 25 years and have had the pleasure of working closely with Shawn Edwards for a good part of that time. Shawn has always been eager and willing to help me with numerous loans and any other transactions as needed.

My ability to rely on BB&T for mortgage loans enables me to help provide housing to the residents of the Roanoke area.

I believe the merger of BB&T and Suntrust Bank will be very beneficial to this area for businesses like mine and look forward to continuing my relationship with Shawn in the future.

Sincerely

--

Robert "Woody" Woodward
Office: 540.989.6189
Email: Woody@BrambletonImports.com

Eike, Kathy

From: Trey Bianco <trey@smooth-on.com>
Sent: Wednesday, April 24, 2019 7:04 PM
To: RICH BankSup Applications Comments
Subject: [External] Client letter in support of Merger between BB&T and Sun Trust
Attachments: Smooth-On BBT merger support letter.pdf

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To whom it may concern. Please find my letter of support attached to this email. If you have any trouble accessing it please feel free to contact me.

Respectfully,

Trey Bianco,
President



5600 Lower Macungie Rd,
Macungie, PA 18062
Office: 800.762.0744
Cell: 908.507.8000
Email: trey@smooth-on.com
Web: www.smooth-on.com

April 23, 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

Re: Proposed merger of BB&T Bank and Sun Trust Bank

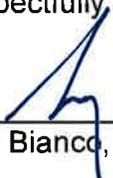
To whom it may concern,

Smooth-On Inc is a manufacturer of liquid rubber and liquid plastic molding and casting compounds with revenues of over \$110MM and over \$20MM in various loans with BB&T. Smooth-On has grown over the past 30 years partly due acquisitions of over 20 complimentary companies across the United States. We historically banked with Susquehanna bank which was acquired by BB&T. Since 2014 BB&T has consistently provided a broader array of products and services than our former bank and has always been a proactive partner to make sure we had the capacity to be agile in our buying opportunities. BB&T offers a full line of insurance brokerage as well as a "unique in the industry" Leadership Institute which has trained many of our senior managers to become better leaders and increase their contribution to the company as a whole. This has been a significant differentiator in the banking segment.

While the bulk of BB&T's banking services are "best in class" they have been challenged to provide online Treasury services and accounting automation at the same level as the larger more well-funded banks like Bank of America or Wells Fargo. I believe that Sun Trust also finds that some of their technology offerings do not pair with larger institutions. Both banks have been committed to focusing their resources on investing in technology however as separate entities, these investments would require both banks to invest the same amount for each new product they offer to compete with Wells for example. If they join forces, these combined resources would result in the opportunity for a significantly better Tech platform for less cost than either bank could achieve on their own. This is the type of synergy that benefits all stakeholders from investors to customers at all levels. There is no greater priority for the banking industry than to re-invent their digital assets and products.

It is these types of opportunities for collaboration between BB&T and Sun Trust which provides a net stronger bank and that benefits everyone. Banks need to provide a long term sustainable, competitive product line to survive in the industry. As such I strongly support the merger and look forward to the combined benefits this promises. I would be happy to discuss the details of our relationship and enthusiasm further if you would like.

Respectfully Submitted,



Trey Bianco, President/CEO

Eike, Kathy

From: Shandra Stringer <sstringer@grassrootsconsultingusa.com>
Sent: Wednesday, April 24, 2019 8:36 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] Coorespondence for May 3, 2019 Hearing

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This correspondence is being submitted in support of the merger of BB&T & Suntrust Bank. I believe both place of businesses merged together will provide an even greater collective effort in many deserving communities than they would have individually.

With much more focus on creating healthy communities which only can be done through creating healthy families, having this transaction to successful happen will be a step in the right direction.

My name is Shandra Stringer, Executive Director of GCI Training & Empowerment Center, Inc. email address info@gcitechinc.com Fax Number 855.743.6422

Thanks for your consideration in the is matter.

Kindest regards,



Shandra Stringer

Grassroots Consulting, Inc.
Stringer & Associates Financial Services
2620 North Australian Avenue Suite 100S
West Palm Beach, Florida 33407
Cell: 561.385.4657
Office: 561.841.6670
Fax: 855.743.6422
www.gcifl.com
www.stringerfinancialservicesusa.com

To access a physician 24/7 for you and your entire family, Click on the link below!!!
<https://on-doc.com/share/HealthcareTalk/>

Eike, Kathy

From: Arthur Rogers <a4939586@gmail.com>
Sent: Wednesday, April 24, 2019 9:02 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] Support for BB&T/Suntrust merger
Attachments: BB&T support letter.pdf

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Please see the attached letter supporting the BB&T and Suntrust merger.

**ENO VENTURES, LLC
1535 HERMITAGE COURT
DURHAM, NC 27707**

April 24, 2019

To Whom It May Concern:

My name is Arthur Rogers and I am the primary member and manager of Eno Ventures, LLC. I've been banking and doing business with BB&T since 2011. My firm owns and develops commercial real estate in and around downtown Durham, NC. We focus on downtown improvement and creating value in our assets and ultimately in our community. BB&T has provided financing for my firm in the past to do various projects and I currently have outstanding loans with the bank.

I am aware of the pending merger between BB&T and Suntrust and am in support of the combined institution.

Sincerely,



Arthur Rogers
Eno Ventures, LLC
Principal and Member/Manager

Eike, Kathy

From: David Andrews <dandrews@cityllc.com>
Sent: Wednesday, April 24, 2019 9:18 PM
To: RICH BankSup Applications Comments
Subject: [External] BBT merger

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I completely support the BBT and Suntrust merger. I have been a BBT customer for 10 years and have received great service and have built an excellent working relationship. Please feel free to call me.

David S. Andrews
901-335-9502

Eike, Kathy

From: John Shmerler <john@radcliffejewelers.com>
Sent: Wednesday, April 24, 2019 9:44 PM
To: RICH BankSup Applications Comments
Subject: [External] BB&T/Suntrust Proposed Merger

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To whom it may concern:

I am the owner of a two store retail jewelry store operation that had 2018 revenue of \$42 million and EBITDA of \$1.4 million. I mention that because we were not that big or that profitable when BB&T showed the faith in us and provided us with financing to grow. My business has been a client of BB&T for ten years and they have been instrumental in helping us prosper. BB&T provides deposit and cash management service, working capital financing, construction financing and merchant services. Our relationship manager, Alex Bartlett, makes sure that we are cared for and have access to professional financial advice throughout the organization.

BB&T is a responsible community member. They support local non-profit organizations financially and through a culture of voluntarism. I have been able to interact with BB&T management at the highest levels and they have always been forthright in their communication about the bank and its intentions. I am confident that they will execute this merger responsibly for their clients, employees and markets.

I fully support the merger and expect that I will only benefit from being a client of a larger, more technologically advanced bank.

John Shmerler
Radcliffe Jewelers
www.radcliffejewelers.com
Office 443-471-0937

Eike, Kathy

From: David Jackson <david@boonechamber.com>
Sent: Thursday, April 25, 2019 7:45 AM
To: RICH BankSup Applications Comments
Subject: [External] Boone Area Chamber of Commerce support of BB&T/SunTrust merger

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To whom it may concern:

My name is David Jackson and I am the President/CEO of the Boone Area Chamber of Commerce. On behalf of our Board of Directors, I ask you accept this letter of support for the BB&T/SunTrust Merger.

BB&T has been an active partner in our community for decades. While holding superior market share in the commercial lending arena, BB&T has been just as dedicated to serving the area in ways that spur economic and community development.

Local Vice President Jonathan Lubkemann has been an active member of the Chamber Board of Directors, serving as Chair in 2017-18. BB&T has been a community leader in providing programming that benefits local school children, like their financial literacy initiatives and investment in an entrepreneurship program for local 8th grade students. They also have helped countless small businesses with financial efficiency measures that make a significant impact for companies with limited staffing and time to dedicate to complex business banking issues. Simply put, BB&T has been good for business in our community and they are committed to seeing our area continue to grow. I feel strongly that their efforts would only be strengthened by the impact of the merger with SunTrust.

The Boone Area Chamber of Commerce often refers commercial project developers to BB&T due to their track record of putting capital in the hands of people seeking to make a community investment. Since 1949, the Chamber has served as a voice of business advocacy in our community, and we feel BB&T is one of the most important tools we use in providing solutions to our members.

The Boone Area Chamber of Commerce supports this merger because we have long supported BB&T, and feel very strongly this merger will galvanize resources in a way that can only allow for more investment in our community. In speaking with other colleagues in markets where SunTrust dominates the landscape, I feel these two companies bring similar values to the table. Knowing you have a trusted community partner, with the type of impact a combined BB&T/SunTrust could

leverage, would only strengthen their ability to have a positive impact for customers in Northwest North Carolina.

Thank you for your time and consideration in this matter. I would be happy to answer any additional questions you may have.

Sincerely,

David Jackson
President/CEO
Boone Area Chamber of Commerce
(828) 264-2225

Eike, Kathy

From: Thomas Dillard <thomas@dillardjones.com>
Sent: Thursday, April 25, 2019 8:27 AM
To: BankMergerApplication@fdic.gov; RICH BankSup Applications Comments
Cc: CChildress@BBandT.com
Subject: [External] Comment Letter in Support of Merger
Attachments: Merger Support.pdf

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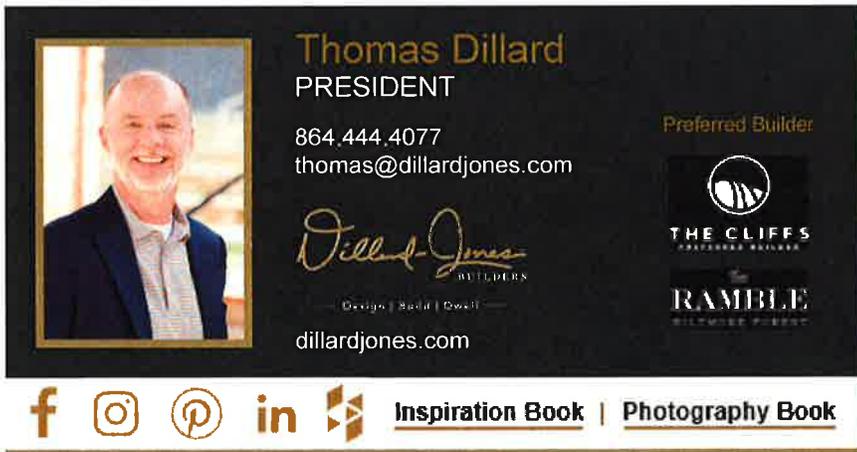
PLEASE NOTE: This email is not from a Federal Reserve address.
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Hello,

Attached is my comment letter in support of the merger between BB&T and SunTrust.

Thank you,

Thomas Dillard



Thomas Dillard
PRESIDENT
864.444.4077
thomas@dillardjones.com
Dillard-Jones BUILDERS
— Origin | Build | Grow! —
dillardjones.com

Preferred Builder
THE CLIFFS
RAMBLE

f i p in Inspiration Book | Photography Book

Confidentiality Statement: This electronic message contains information from Dillard-Jones Builders, LLC and is confidential and/or privileged. The information is intended to be for the use of the individual or entity named above. If you are not the intended recipient, be aware that any disclosure, copying, distribution or use of the contents of this message is prohibited. If you have received this electronic message in error, please notify us immediately by telephone or email and destroy the original message.



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 Whom It May Concern,

As President and CEO of Dillard-Jones Builders, I am in full support of the merger between BB&T and SunTrust. As a business owner, I would not be successful in my career without my relationship with BB&T. This relationship has supported my business practices since 2002 in many different aspects, including but not limited to company investments, accounts, and assistance for our homeowners and clients. BB&T provided Dillard-Jones Builders with our very first loan all those years ago, and today we partner in over 20 accounts.

As Dillard-Jones Builders, our objective is to create our clients' dream homes through a process that is organized, streamlined, and as stress-free and enjoyable as possible. An extensive part of this process is the ability to work closely with those who provide us with financial advice, assistance, and guidance. Our process includes design, build, service, warranty, and renovation, none of which would be possible without our banking partners.

The projects we do not only improve the lives of our clients, but also improve the status of our community. I am a developer, and BB&T has assisted with providing the necessary construction financing for projects that have resulted in an economic lift for our community. BB&T has provided me with many opportunities for short and long-term capital that have allowed me to expand my operations, both financially and geographically.

In conclusion, I support this merger and believe the combined entity will be good for all communities and associates involved.

Thomas Dillard
President & CEO
Dillard-Jones Builders, LLC

Eike, Kathy

From: Kenny L. Smith <KSmith@cityofgriffin.com>
Sent: Thursday, April 25, 2019 8:57 AM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Cc: Markus Schwab, CPA/CITP/CGMA; Drew Whalen/COG
Subject: [External] BB&T / SunTrust merger

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The City outgrew its banking relationship with smaller, local banks years ago and had to shift its business to Suntrust to gain the services it needed, yet has missed the “local” relationship of being able to bank in the community. The merger will allow that relationship to be reestablished.



Kenny L. Smith

Office of the City Manager | City Manager
100 S. Hill Street
Griffin, GA 30223

P: 770-229-6408

E: KSmith@cityofgriffin.com

W: cityofgriffin.com

Eike, Kathy

From: Tricia Gwyn <tgwyn@gmdiecron.com>
Sent: Thursday, April 25, 2019 10:02 AM
To: RICH BankSup Applications Comments
Cc: BankMergerApplication@fdic.gov
Subject: [External] Suntrust & BBT Merger
Attachments: 20190422112525095.pdf

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

Attached you will find a letter recommending the BB&T/ Suntrust Merger.

Thank you,

Tricia Gwyn | CFO

General Machine-Diecron | 3131 U.S. Highway 41 | Griffin, GA 30224

Contact | Office 770.228.6200 | Cell 770.480.1507 | Fax 770.228.6299



4.22.2019

To whom this letter concerns,

BB&T has become a tremendous asset to our growth here at General Machine Diecron, INC. Through advancing relationships in the commercial business division of BB&T, we have been able to bring new technology to our company and extend the growth of our capabilities to our customers. We have met with several extensions of BB&T's business partners, including Insurance, Financial Planning, and Customer Banking. BB&T has shown us they are more about building a plethora of relationships, and expertise to help their clients succeed, than just redeeming banking business. I look forward to the merger with Suntrust and I am resting assured that the benefits and relationships will only grow stronger.

Thank you,

A handwritten signature in black ink, appearing to read "Russell Gwyn", is written over a horizontal line.

Russell Gwyn, CEO
RGwyn@GMDiecron.com
General Machine- Diecron, INC
3131 Highway 41
Griffin, GA 30224
770-226-6200- Office
770-584-5975- Direct

Eike, Kathy

From: griffindsh@aol.com
Sent: Thursday, April 25, 2019 10:09 AM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] Griffin GA BB&T Community Leader Letter
Attachments: BB&T-SunTrust.docx

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Please find attached letter.

Thank you,

Doug Hollberg
(O)-770-227-1000
(C)-770-468-3264

April 25, 2019

Douglas S. Hollberg
PO Box 255
125 N Hill Street
Griffin, GA. 30224
770-227-1000

Subject: BB&T Community Relationship

Dear Interested Parties,

To begin, let me congratulate the merger of BB&T and SunTrust. Our community is optimistic that the level of service offered to the citizens and businesses will continue to be excellent as one would expect and deserve.

For around 20 years, BB&T has been active community partner in Griffin and Spalding County. Over the years, the staff has been involved in many community organizations to include the local Chamber of Commerce, civic clubs and non-profit groups like the Boy Scouts of America. This involvement gives credibility that this regional bank wants to make a difference in our hometown.

I have been pleased with the level of service and outreach this local BB&T branch offers our community. As a businessperson and local elected official, I enjoy the programs offered like the event sponsored at Eagle's Landing discussing economic trends and the guest speaker Herman Cain.

The Griffin and Spalding County community works hard to create opportunities that enhance the quality of life for our residents to Live, Learn, Work, Play & Retire. BB&T has been a great partner in this effort in making our hometown become the best it can be.

I look forward to the continued relationship with the merger of BB&T and SunTrust. Please do not hesitate to contact me in the future.

Respectfully,

Douglas Hollberg

Eike, Kathy

From: Connolly, Tim <connolly@wrlc.org>
Sent: Thursday, April 25, 2019 10:16 AM
To: RICH BankSup Applications Comments
Subject: [External] BB&T reference letter
Attachments: BB&T reference letter.pdf

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Letter attached in pdf format.

April 25, 2019

Federal Reserve Bank of Richmond

P.O. Box 27622

Richmond, VA 23261

To Whom It May Concern,

The Washington Research Library Consortium (WRLC) was established as a non-profit corporation in 1987 to support and enhance the library and information services of universities in the Washington, DC metropolitan area. Currently, our partner universities are:

- [American University](#)
- [The Catholic University of America](#)
- [Gallaudet University](#)
- [George Mason University](#)
- [The George Washington University](#)
- [Georgetown University](#)
- [Howard University](#)
- [Marymount University](#)
- [The University of the District of Columbia](#)

The WRLC enables the success of learning and scholarship among our nine university partners by creating coordinated collections, creating a robust infrastructure for discovery and access, ensuring the long-term preservation of physical and digital information resources and sharing expertise



Washington Research Library Consortium

901 Commerce Drive, Upper Marlboro, MD 20774

301-390-2000

www.wrlc.org

April 25, 2019

Federal Reserve Bank of Richmond

P.O. Box 27622

Richmond, VA 23261

To Whom It May Concern,

The Washington Research Library Consortium (WRLC) was established as a non-profit corporation in 1987 to support and enhance the library and information services of universities in the Washington, DC metropolitan area. Currently, our partner universities are:

- [American University](#)
- [The Catholic University of America](#)
- [Gallaudet University](#)
- [George Mason University](#)
- [The George Washington University](#)
- [Georgetown University](#)
- [Howard University](#)
- [Marymount University](#)
- [The University of the District of Columbia](#)

The WRLC enables the success of learning and scholarship among our nine university partners by creating coordinated collections, creating a robust infrastructure for discovery and access, ensuring the long-term preservation of physical and digital information resources and sharing expertise

The WRLC has been banking with BB&T for more than 10 years and has helped WRLC with financing construction projects, investing funds to grow our reserve accounts and providing operating checking accounts. During this time, WRLC needed to expand its facility and operations in order to accommodate the universities' campus initiatives by moving library collections off campus to an expanded, environmentally controlled and easily accessible shared collections facility. BB&T's staff and managers were instrumental in structuring a loan using a \$10 million tax-exempt bond. They were the only bank that understood the relationship of WRLC to the Washington DC metropolitan area community of universities and the benefits this expansion would have for the students and faculty at our university partners. The projects funded by BB&T continue to have a positive impact on the Washington DC Metropolitan Area universities.

Therefore, with BB&T's help WRLC now has 2.9 million print book volumes and 70,000 archival boxes from nine Washington DC metropolitan area universities in an environmentally controlled shared collection facility. This helps ensure the long-term preservation of the physical items while making them easily accessible to students and faculty.

Sincerely,

Mark Jacobs

Executive Director

Washington Research Library Consortium

901 Commerce Drive

Upper Marlboro MD 20774

jacobs@wrlc.org

(301) 390 2031

Eike, Kathy

From: Eliza McCall <EMcCall@feedingsga.org>
Sent: Thursday, April 25, 2019 10:18 AM
To: RICH BankSup Applications Comments
Cc: Misamore.Christopher
Subject: [External] Letter of Support: SunTrust/BB&T

Internal Board-routing markings only

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Please see the attached letter of support.



April 25, 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
VIA EMAIL

RE: Letter of Support - SunTrust

Dear Ladies & Gentlemen:

On behalf of Second Harvest of South Georgia, I am writing today to attend to the needs of Southwest Georgia. They have been generous with their time, their funds, and their resources in helping those struggling with hunger in our community. We need partners like this more than ever in this area.

I expect that by increasing their footprint SunTrust will also be multiplying their impact. We would be thrilled to have them more present in South Georgia. Please feel free to contact me for more information or have questions.

Eliza R. McCall

Chief Marketing Officer

Second Harvest of South Georgia

Direct: (229) 469-6925

Find out more about our work to end hunger at FeedingSGA.org.

Eike, Kathy

From: West Family Farms <westfamilyfarms@aol.com>
Sent: Thursday, April 25, 2019 10:40 AM
To: RICH BankSup Applications Comments
Subject: [External] Bank Merger
Attachments: BB&T-SunTrust Merger.pdf

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West Family Farms Partnership
1351 NC 222 East
Fremont, NC 27830
Phone: 919-242-5800
Fax: 919-242-4453
email: westfamilyfarms@aol.com

April 25, 2019

To Whom It May Concern

Our family has done business with BB&T for nearly forty years. During that time our industry has seen many ups and downs, but one thing we have always been able to count on is our relationship with BB&T. Our family business has grown a lot during the past forty years, so I definitely understand the need for growth, consolidation and increased efficiency. I fully support the BB&T-SunTrust merger and look forward to the new opportunities that may come with it.


Craig West
General Partner
West Family Farms Partnership

Eike, Kathy

From: Tracey Pritchard <tpritchard@hebronlions.org>
Sent: Thursday, April 25, 2019 10:44 AM
To: RICH BankSup Applications Comments
Cc: Tracey Pritchard
Subject: [External] BB&T Merger
Attachments: FedResBank_BBTMerger.docx

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Please see attached letter of support for BB&T Bank in the upcoming merger with SunTrust Bank. Please contact me if I can be of further assistance.

Tracey Pritchard

Tracey Pritchard, Ed.D
Head of School
Hebron Christian Academy
770.963.9250
TPritchard@HebronLions.org
www.HebronLions.org



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Hebron Christian Academy
775 Dacula Road
Dacula, Georgia 30019
Tel: 770.963.9250 | Fax: 770.277.3581

Visit the school's Website at www.HebronLions.org

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

To Whom It May Concern,

We have had the privilege of working with BB&T Bank for 15+ years. They have been a viable business partner and have become like family.

BB&T, through their support of Hebron, has impacted us directly, the Dacula area proper, and our local community. They attend community and school events and are quick to support local activities to not only be part of the community but doing so with the goal of making our community better!

We are excited about the merger of BB&T and SunTrust Bank. We look forward to an even stronger impact on our local businesses and community as both organizations partner together and become one. We also anticipate that the merger of BB&T with SunTrust Bank will allow a wider range of services, while still maintaining the excellent customer services that we have come to know and appreciate as BB&T clients.

Undoubtedly, there is going to be a different approach to doing business when two financial institutions become one. BB&T and their local Hamilton Mill/Dacula team provide outstanding customer support and superior personal attention to all its customers. We are hopeful the newly formed organization will continue to embody the outstanding service we continue to receive as BB&T clients.

Sincerely,



Tracey Pritchard, Ed.D
Head of School
Hebron Christian Academy
770.963.9250
TPritchard@HebronLions.org
www.HebronLions.org

Eike, Kathy

From: Bob Ansley <ansley@orlandoneighborhood.org>
Sent: Thursday, April 25, 2019 11:07 AM
To: RICH BankSup Applications Comments
Subject: [External] Letter of Support for SunTrust - BB&T Merger
Attachments: Letter of Support for BB&T & SiunTrust Merger of Equals 4-24-2019.pdf

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Please see attached letter.

Thank you.

Robert Ansley FAICP
President
Orlando Neighborhood Improvement Corporation
101 South Terry Avenue
Orlando, Florida 32801
407-648-1623 x204
ansley@orlandoneighborhood.org



April 24, 2019

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

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



Subject: SunTrust-BB&T Merger

To Whom it May Concern:

I am writing to express my support for the SunTrust merger with BB&T and to tell you how instrumental SunTrust has been in the success of the Orlando Neighborhood Improvement Corporation ("ONIC").

ONIC is a nonprofit developer and owner of affordable rental housing in the Orlando area. ONIC has developed 24 communities totaling over 2,800 units, and currently has two communities of 293 units in development. We are also an "Exemplary" rated chartered member of the NeighborWorks® America network.

It is fair to say that we owe a lot of our success to SunTrust Bank. When ONIC was new, a SunTrust executive vice president, Sandra Jansky, acted as a mentor and led funding efforts by SunTrust for our first two apartment communities. This happened in 1988 – 1993. Without Ms. Jansky's strong support and guidance we would never have completed these two projects, for we were novices in the real estate development business. I believe that Ms. Jansky is a senior executive at BB&T today.

Since then SunTrust has been a great partner of ONIC, particularly with philanthropy.

May I offer more thought. SunTrust of Central Florida's new CEO, Sandy Hostetter, is second only to Sandra Jansky in supporting ONIC's development efforts having participated in funding five of ONIC's other projects when she was with the Central Florida Community Reinvestment Corporation, now known as Florida Community Partners.

Please accept my hearty support of the SunTrust-BB&T merger.

Very truly yours,

Robert E. Ansley, Jr.
President



Eike, Kathy

From: Angela <angela@academyappraisals.com>
Sent: Thursday, April 25, 2019 11:06 AM
To: RICH BankSup Applications Comments
Cc: BankMergerApplication@fdic.gov <BankMergerApplication@fdic.gov>
Subject: [External] BB&T and SunTrust merger
Attachments: BB&T Suntrust merger.doc

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Please see attached from the President of our firm, thank you!

Angela, Office Manager
Academy Appraisal, Inc.
300 W. Street Rd
Warminster, PA 18974
Ph 215.957.1220
Fax 215.957.1184
www.academyappraisals.com



ACADEMY APPRAISAL, INC.

Pennsylvania & New Jersey State Certified Residential Real Property Appraisers
300 West Street Road Warminster, PA. 18974 Ph: (215) 957-1220 Fax: (215) 957-1184 www.academyappraisals.com

April 24, 2019

Federal Reserve Bank of Richmond
P.O. Box 24622
Richmond, VA 23261

RE: BB&T / SunTrust merger

To Whom It May Concern:

I am the President of a Real Estate Appraisal Firm, and both a personal and business customer of BB&T Bank. My company has been doing business with BB&T for 25 years, and BB&T has been instrumental in helping to expand the business to reach fuller potential. BB&T has assisted my company with lines of credit as well as merchant services over the years. This partnership has kept us a vital and thriving appraisal company, offering us the ability to expand our horizons to our existing clients, as well as given us the opportunity to further reach out to new clients, by adding a commercial division to our current residential products. This progression has broadened our client base.

I fully support the merger and believe the combined entity of BB&T with SunTrust will be a positive in bringing economic growth to the community and associates. A larger bank will give us new business opportunities.

Respectfully Submitted,

Stephen M. Gresh
President

Eike, Kathy

From: Craig Heim <ecraig.heim@uwcfa.org>
Sent: Thursday, April 25, 2019 11:15 AM
To: RICH BankSup Applications Comments
Subject: [External] SunTrust Bank.

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We appreciate the opportunity to comment about SunTrust and our relationship with its people as well as the bank.

SunTrust has been a partner with our United Way for many years. The company is our 15th largest contributor to our campaign and has been among the leaders for many years.

The staff leadership is deeply engaged in our community and are champions for nonprofits as well as United Way.

On a national level, the bank is community minded and backs that statement up with time and support.

We are hopeful that SunTrust, as it combines with BB&T, will continue the community engagement, leadership and support we have witnessed and appreciated for many years.

Our sincere thanks to this organization is well justified.

Craig.

E. Craig Heim
President & CEO



United Way of the Cape Fear Area
5919 Oleander Drive, ste. 115
910-798-3896
Ecraig.heim@uwcfa.org
www.uwcfa.org



We're Here for Cape Fear!

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Eike, Kathy

From: Allison Bogdanovic <ABogdanovic@virginiasupportivehousing.org>
Sent: Thursday, April 25, 2019 11:28 AM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Cc: Mims, Cindy
Subject: [External] Comment Letter - BB&T and SunTrust Merger
Attachments: BB&T Merger Support Letter.pdf

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Please accept the attached comment letter related to the BB&T and SunTrust merger.

Thank you ~ Allison

Allison Bogdanović
Executive Director
Virginia Supportive Housing
8002 Discovery Drive, Suite 201, Richmond VA 23229
P.O. Box 8585, Richmond, Virginia 23226
804.332.0500 Cell
abogdanovic@virginiasupportivehousing.org
www.virginiasupportivehousing.org



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PO Box 8585
Richmond, Virginia 23226
804 788 6825
804 788 6827 fax
www.virginiassupportivehousing.org

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Executive Director

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James Ukrop

April 25, 2019

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

SUBJECT: BB&T Corporation & SunTrust Bank merger

Dear Sir or Madam,

BB&T Corporation is a key banking partner for Virginia Supportive Housing (VSH) and our mission to end homelessness. The long-term relationship between VSH and BB&T Corporation illustrates BB&T Corporation's commitment to performance under the Community Reinvestment Act. BB&T Corporation has partnered with VSH to create affordable housing and provide supportive services to people who have experienced homelessness by:

- Investing in tax credit equity to support the creation of seven (7) communities of supportive housing for people who have experienced homelessness;
- Underwriting construction financing to create affordable housing;
- Awarding grant funds (about \$25,000 annually) to help cover the cost of onsite supportive services for people who have disabilities and have long-term experiences with homelessness;
- Providing almost \$1 million in an operating line of credit to VSH and purchasing card program; and
- Supporting professional development for key VSH staff with housing finance training and opportunities to attend national industry conferences.

I have had the privilege of collaborating with BB&T staff over the last sixteen years and can attest to their dedication to providing affordable housing and helping VSH achieve our mission and meet our business needs. Please feel free to contact me directly at (804) 332-0500 if I can provide additional information.

Sincerely,

Allison Bogdanovic

Allison Bogdanovic
Executive Director

Eike, Kathy

From: Robert Smith <rsmith@palmettogoodwill.org>
Sent: Thursday, April 25, 2019 11:20 AM
To: RICH BankSup Applications Comments
Subject: [External] BB&T- Sun Trust Letter of Support
Attachments: BB&T - Sun Trust Support Letter.pdf

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Dear Members of the Federal Reserve, attached is a letter of support for the BB&T – Sun Trust Merger. I am grateful for the opportunity to continue working with BB&T and what the future holds from this merger.

Bob

“Goodwill Strong”

Robert G. Smith
President & CEO
Palmetto Goodwill
2150 Eagle Drive, Building 100
North Charleston SC 29406
Phone Number (843) 566-0072
Fax Number (843)566-0062
www.palmettogoodwill.org

"Helping people achieve their full potential through the dignity and power of work."

I GOODSEARCH for Goodwill Industries of Lower SC Raise money for Goodwill just by searching the internet or shopping online with GoodSearch - www.goodsearch.com

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April 25, 2019
Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261
Re: BB&T/Sun Trust Merger

Dear Members of the Federal Reserve;
Palmetto Goodwill is a Not for Profit Social Enterprise that aspires to help people achieve their full potential through the dignity and Power of work. While most people associate Goodwill with our Thrift Stores many do not understand that the stores are the mission revenue generator that supports all of the programs and services that we provide to the local communities in our assigned 18 county territory.

Our ability to leverage and maximize the resources we are entrusted with allows us to provide more than 44,000 services to 15,300 unique individuals who are seeking to improve their lives and strengthen the family through employment outcomes. Palmetto Goodwill provides industry certification programs geared toward high paying career paths that will uplift the family and address generational poverty. Our working relationship with BB&T has allowed us to rapidly expand our ability to grow.

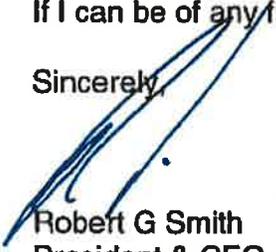
One of our strategies in being sustainable is through ownership of our facilities knowing that lowers our costs of operations over leasing and as the loans are satisfied Palmetto Goodwill will be able to divert the mortgage payments into significant mission revenues that will continue to sustain our ability to provide resources to help people achieve their full potential.

Our partnership over the years has strengthened the organization and positioned us for the future as we look to expand our services to include Adult High Schools for those that have dropped out and no longer have the opportunity to go back to High School. We feel Education is the cornerstone of success and advancement in the workplace and will have positive impact on the strengthening of the family.

I believe the merger between BB&T and Sun Trust will only make our relationship stronger as we continue to pursue our strategic growth strategies. Of all the financial institutions I have worked with as the CEO for the past 20 years, I would have to say that BB&T always thinks community first. While they are a large financial institution I always feel that small community bank feel. This is why we bank with BB&T and why we will continue to bank with BB&T.

If I can be of any further assistance, please do not hesitate to call on me.

Sincerely,



Robert G Smith
President & CEO
Palmetto Goodwill
2150 Eagle Drive, Building 100
North Charleston SC 29406

Helping people achieve their full potential through the dignity and power of work!

Eike, Kathy

From: John McIntyre <John-McIntyre@mesgc.com>
Sent: Thursday, April 25, 2019 11:39 AM
To: RICH BankSup Applications Comments; bankMergerApplication@fdic.gov
Cc: Irwin, Mark (MlIrwin@BBandT.com)
Subject: [External] BB&T/SunTrust Merger of Equals

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To Federal Banking Officials,

I write you today to confirm our Company's support for the BB&T/SunTrust Merger of Equals.

Our 32 year old Company is a Florida based Commercial Building General Contracting firm that works throughout our State.

Our banking needs are diverse and require a strong Regional Bank Partner.

We have done business with both SunTrust (18 years) and BB&T (9 years) and feel strongly that their proposed merger will

benefit our Company , Community , and their other Banking Customers.

We have found that both Companies have always provided cost effective banking solutions and products.

The cost saving synergies created by their Merger will hopefully make them even more cost effective in the future!

Best Regards,

John A. McIntyre

CEO

McIntyre Elwell & Strammer

General Contractors, Inc.

1645 Barber Road

Sarasota, FL 34240

Office: 941-377-6800

Fax: 941-378-2296

www.mesgc.com

Eike, Kathy

From: Dan Kaufman <dkaufman@gwinnettchamber.org>
Sent: Thursday, April 25, 2019 11:44 AM
To: RICH BankSup Applications Comments
Subject: [External] Letter of Support
Attachments: DOC042519.pdf

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Sir or Madam:

Attached please find my letter of support for the proposed merger between SunTrust Bank and BB&T.
Thank you for your attention in this matter.

Dan Kaufman
President & CEO
Gwinnett Chamber of Commerce

April 25, 2019

Federal Reserve Bank of Richmond
Post Office Box 27622
Richmond, VA 23261

Dear Sir or Madam:

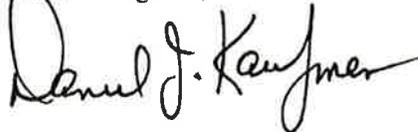
I am writing to convey my strongest possible support for the proposed merger between SunTrust Bank and BB&T Bank. I have had the privilege of knowing both institutions well, and I believe the merger will enhance not only the financial strength and stability of critical regional institutions, but also their ability to continue to engage with and support communities throughout their service area.

I have been a SunTrust customer since it was created as the result of the merger between Trust Company of Georgia and Sun Bank in Florida. I was a Trust Company customer for decades before that merger. I always have appreciated the customer focus that marked the organizational culture of both Trust Company and SunTrust. In my current role as President & CEO of the Gwinnett Chamber of Commerce, I have seen firsthand the commitment that SunTrust conveys both to its customers and to the communities it serves. Gwinnett County, Georgia is the most diverse county in the southeastern United States, and SunTrust consistently has demonstrated that it serves the interests of the entire community. The merger with BB&T will ensure that the legacy of customer service and community engagement is not only preserved but enhanced.

As the president of the Gwinnett Chamber of Commerce, I also have had the privilege of working with the dedicated professionals at BB&T on issues of economic and community development. In addition to being a critical partner in a number of important economic development projects throughout our community, BB&T also supports a number of non-profit organizations and other activities devoted to ensuring that no element of our population is left behind as our community continues to grow. Additionally, BB&T has supported several Chamber initiatives aimed at sustaining and growing the target industries that comprise an essential part of our economic development strategy.

The merger of SunTrust and BB&T will, in my judgment, enhance economic and community development throughout the new bank's service area. Each bank has a proud history of community engagement. The new bank will not only sustain but grow that tradition of service.

Warmest regards,



Dr. Daniel J. Kaufman
President & CEO

Eike, Kathy

From: Rose Dangerfield <rdangerfield@columbiachamber.com>
Sent: Thursday, April 25, 2019 12:01 PM
To: RICH BankSup Applications Comments
Cc: Carl Blackstone
Subject: [External] Support letter re: BB&T and SunTrust merger
Attachments: SunTrust BBT Merger Support Letter April 2019.pdf

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Attached you will find a letter from Columbia Chamber President & CEO, Carl Blackstone.

Rose Dangerfield

Vice President of Communications & Marketing



rdangerfield@ColumbiaChamber.com

DIRECT 803.733.1128 | **CELL** 803.201.6915

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PARTNERS FOR A GREATER COLUMBIA

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

April 25, 2019

To whom it may concern:

I am writing on behalf of the Columbia Chamber and the 1,200+ businesses that we represent. The Chamber has a long-standing history with BB&T and we are in favor of the proposed merger between BB&T and SunTrust.

BB&T has been an active Partner with the Chamber for nearly 30 years. The executives of BB&T in South Carolina have been longtime supporters of the Chamber of Commerce and our Partners. BB&T has lent its senior executives to serve on the Chamber's Board of Directors and Executive Committee. Additionally, BB&T has provided fiscal support to the initiatives which the Chamber undertakes.

This impact of BB&T reaches far beyond just the Chamber membership. Businesses of all sizes in our capital city benefit for the model that BB&T sets as being a good corporate citizen.

On behalf of the Chamber Partners, we support the merger and believe the combined entry will be good for the community and its citizens.

Take Care,

Carl W. Blackstone
President & CEO

Eike, Kathy

From: HWY 278 <cid@selectnewton.com>
Sent: Thursday, April 25, 2019 12:13 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] Branch Banking & Trust Company and Suntrust Bank Merger

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*Kathryn G. Morgan
11105 Hwy 278 E
Covington, Georgia 30014*

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

April 25, 2019

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

Re: Merger between Branch Banking & Trust Company and SunTrust Bank
Sent via email to comments.applications@rich.frb.org and BankMergerApplication@fdic.gov

To whom it may concern,

As a former banking employee, I survived multiple mergers beginning with Decatur Federal to First Union Bank to Wachovia Bank retiring from Wells Fargo when elected as Chairman of the Newton County Board of Commissioners in 2008. I am currently a consultant to the Hwy 278 Community Improvement District (CID) and The Covington/Newton Chamber of Commerce- Office of Economic Development. My history gives me a unique prospective regarding the anticipated merger.

In my role with the Hwy 278 CID, I have come to know Ken Gaylord. Since before the Hwy 278 CID was formed, Ken Gaylord, BB&T Senior VP-South Atlanta Market President, has served on the Highway 278 Owners Association to help establish the community improvement district to improve the Hwy 278 Corridor within our community. He was elected by the property owners to serve as a board member to represent the owners once the Hwy 278 CID was established. As representative of BB&T, he has connected the CID to the appropriate individuals to provide the services needed by the CID. An example of this would be connecting us to Dean Hayes to quote and provide our insurance coverage, a relationship we continue to use today.

In my job as administrator, I have had the opportunity to discuss business relationships with the tenants and property owners within the CID and take pride when BB&T is the chosen banking relationship for their individual business. BB&T is a respected financial institution in our community.

It is my belief that these two financial institutions would complement each other with this merger. They have similar philosophies and goals and the combined entity will add value for the community. Therefore I support this merger.

Sincerely,

Kathryn G. Morgan

--

Kathy Morgan
Administrator Hwy 278 CID
Hwy 278 Community Improvement District
2101 Clark St.
Covington, Ga 30014
770-786-7510 ext. 31
cell: 404-234-0325

Eike, Kathy

From: Neuman, Michael <neuman@kennedykrieger.org>
Sent: Thursday, April 25, 2019 12:33 PM
To: RICH BankSup Applications Comments
Subject: [External] Proposed BB&T / SunTrust merger

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Federal Reserve Bank of Richmond
[P.O. Box 27622](#)
[Richmond, VA 23261](#)

This email is being provided in support of the proposed merger between BB&T and SunTrust Banks.

Kennedy Krieger Institute is an internationally recognized non-profit organization located in Baltimore, Maryland and is dedicated to improving the lives of children with pediatric developmental disabilities and disorder of the brain, spinal cord and musculoskeletal systems through patient care, special education, research and professional training. As a growing pediatric healthcare provided in the mid-Atlantic region over the past decade, Kennedy Krieger has needed to grow its facilities to support the demand for our services. This growth lead to facility expansion in 2006-08 through the construction of a 120,000 square foot \$50 million outpatient center. BB&T was a strong supporter of the project by partnering with us in the financing of the transaction through a \$30 million tax-exempt bank loan. They were able to quickly understand our unique business and risks, but most importantly understood the impact the project would have on our future. This started our banking relationship with BB&T which has continued and grown today through additional borrowing, treasury services and by becoming a trusted business advisor to us.

BB&T also has supported the mission of Kennedy Krieger through philanthropy. They have given generously to our capital campaigns and became the title sponsor of our annual special event. The support has been meaningful and has leveraged larger giving in the community. They truly have supported the Baltimore non-profit community and are viewed as a strong community citizen.

Again, we generally support the proposed merger between BB&T and SunTrust. We believe the combined entity will be good for the community and Kennedy Krieger. Additionally, we understand that it will be good for the banking associates here in Baltimore who live in and contributed to our community.

Respectfully submitted,

Michael J. Neuman
Senior Vice President-Finance/CFO
Kennedy Krieger Institute
neuman@kennedykrieger.org
[443-923-1809](tel:443-923-1809)

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Eike, Kathy

From: Virginia Asian Chamber of Commerce <aabac@aabac.org>
Sent: Thursday, April 25, 2019 12:39 PM
To: RICH BankSup Applications Comments
Cc: 'Tinh Phan'; mylantran@aabac.org
Subject: [External] VACC letter of support for BB&T and Suntrust to Federal Reserve Bank
Attachments: VACC Letter of Support to FRB - BB&T & Suntrust Merger.pdf

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Topic: VACC letter of support for BB&T and Suntrust to Federal Reserve Bank

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

Dear Richmond Federal Reserve Bank:

Please see attached letter of support for BB&T and Suntrust

Merger Project from our organization, Virginia Asian Chamber of Commerce.

Thank you for your attention.

Sincerely Yours,

MY LAN TRAN, - CITS, CED, CVET- Certified by the National Veterans' Training Institute (NVTI) - The National Institute of Supply Management (ISM) and USDOC/International Trade Administration - NASDA International Trade Export Division, Virginia Tech University 's Economic Development Training Insitute * Executive Director - **Asian American Business Assistance Center (AABAC)** DBA Virginia Asian Chamber of Commerce serving the Mid Atlantic and Southern U.S States. Tel: 804-344-1540 (Office) Tel : 804 502 8081 (Mob) * aabac@aabac.org * www.aabac.org

April 25, 2019



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

Distinguished financial service leader,

I write today in strong support for the merger between BB&T Bank and SunTrust Bank as part of your company's plan to streamline business operations to best serve the customers of both establishments.

For more than three years, BB&T Asian American associates network have played a pivotal role in assisting our organization the Virginia Asian Chamber of Commerce in facilitating countless of entrepreneurship development activities by offering our members excellent financial education, options, and resources, demonstrating unparalleled commitment to serving small businesses and community needs throughout three major regions of Virginia, where we have satellite offices and activities.

In our years associating with BB&T, we have concluded that BB&T has demonstrated itself to be genuinely committed to our diverse community needs by offering your bank volunteers' times, knowledge, connections, and resources to aid our agency in our efforts to empower small Asian American and Pacific Islanders businesses (Many are U.S newcomers) in gaining the critical financial education and resources they need in order to move their business to the next level.

We strongly support the proposed merger. Should the merger be approved, we are confident that the organization will continue to play this vital role in an even greater capacity for the benefit of small business owners and consumers at large.

Lastly, thank you for your leadership in ensuring that our Commonwealth's financial systems retain its critical role in increasing the economic competitiveness in the world market.

Sincerely,

Tinh. D. Phan

Founder and Chairman of the Boards
Virginia Asian Chamber of Commerce
Tel: 804 400-0692 * Email: tinh.phan@aabac.org

Eike, Kathy

From: Charles McMillan <cmcmillan@msn.com>
Sent: Thursday, April 25, 2019 1:03 PM
To: RICH BankSup Applications Comments; bank/merger/application@fdic.gov
Subject: [External] Comments Regarding SunTrust Bank Savannah

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PLEASE NOTE: This email is not from a Federal Reserve address.
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This electronic mail is to offer comments concerning the community work of SunTrust Bank, Savannah, Georgia.

First, it is safe to say that SunTrust Bank, Savannah has for quite awhile held a strong reputation for its civic and community activities. The bank is known to be associated with numerous organizations and civic projects that are beneficial to the greater Savannah community. I speak from personal knowledge, having witnessed the bank involvement for more than 30 years. My knowledge is based on what I hear in addition to the things that I have personally witnessed.

Listed below are just a few of the initiatives carried out on behalf of the bank by Ms. Stephanie Johnson, Vice President/Community Development Manager. Ms. Johnson has been the face of the bank in a broad array of activities for many years.

School Council Initiative: This is an initiative associated with the Savannah Chatham County Public School System. Over the years Ms. Johnson has served on three different school councils representing SunTrust as a business partner. Her involvement on each of the councils has been significant. I can personally state that Ms. Johnson is one the most outstanding business partners serving on the school councils here in Savannah.

United Way of the Coastal Empire

Martin Luther King, Jr. Observance Day Committee

Stepup Savannah

Senior Citizens Program (an initiative of the local Community Action Agency)

Board of Directors, Junior Achievement of Georgia (JA)

This is only a very few of the initiatives the bank is known to be associated, mainly with the involvement and coordination of Ms. Johnson. Finally, let me say that what the bank does in this community is unequivocal. I only hope that the merged entity will continue the efforts exhibited by the bank and the work of Ms. Johnson.

Please free to contact me should there be any questions.

Charles F. McMillan
McMillan and Associates
100 Bull Street, Suite 211
Savannah, Georgia 31401
912/233-4343 (Office)
912/604-1192 (Mobile)

Eike, Kathy

From: Randal D. Getz <rdg@askthelawdoc.com>
Sent: Thursday, April 25, 2019 1:17 PM
To: RICH BankSup Applications Comments
Subject: [External] BB&T - SunTrust letter
Attachments: BBT-SunTrust merger ltr 042519.pdf

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Dear Federal Reserve Bank of Richmond,

Attached please find a letter in support of the BB&T/SunTrust merger.

Thank you. Randy Getz

Gershon, Willoughby & Getz, LLC
25 Hooks Lane, Suite 304
Baltimore, Maryland 21208
Tel: (443) 394-8800
Fax: (443) 394-2673
rdg@askthelawdoc.com



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LAW OFFICES



April 25, 2019

Wayne M. Willoughby*
Zev T. Gershon, M.D., J.D.*
Randal D. Getz, M.D., J.D.

Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261
comments.applications@rich.frb.org

FDIC Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849
BankMergerApplication@fdic.gov

Shannon A. Slater
John A. MacLellan

**also admitted in the District of Columbia*

Dear Sir or Madame:

I am writing to you in support of the pending merger between BB&T Bank and SunTrust Bank. As a long-time customer of BB&T, I am personally and professionally looking forward to the benefits of this combined company.

Our law firm, which focuses on medical malpractice, has over the past fifteen years represented clients in numerous states in the Southeast and Midwest, and along the eastern seaboard. BB&T has been our bank throughout and has worked with us to help meet our company's needs and to best serve our clients. BB&T provides us with every aspect of our banking, including credit card and line of credit services. We utilize online banking frequently, and the combined bank will enhance BB&T's already excellent online presence.

Personally, I have banked with BB&T, or a predecessor bank, for my entire adult life. I have developed a friendship with our relationship manager, Jeremy Ben-Zev, and look forward to cultivating the same with our new manager.

As an informed consumer in the banking and financial worlds, as well as a BB&T stockholder, I am excited by the opportunities that a combined BB&T and SunTrust will provide. Both have outstanding reputations. Both appear to be relatively risk averse and prudent decision makers. Not only will the geographic reach of the company be improved, but the joined resources will likely permit even more stability going forward and a greater breadth of products. The executive transition plan is also well thought out and in the best interests of consumers and stockholders alike.

In sum, I believe business and individual customers, the communities served by both banks, and investors, will all be even better served by a combined BB&T and SunTrust.

Thank you.

Sincerely,

Randal D. Getz, M.D., J.D.

RDG/jmb

Eike, Kathy

From: Karen Stanley <kstanley@caritasva.org>
Sent: Thursday, April 25, 2019 2:07 PM
To: RICH BankSup Applications Comments
Subject: [External] CARITAS Letter of Support
Attachments: SunTrust Merge letter - CARITAS.pdf

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Karen J. Stanley
President & CEO

www.caritasva.org

kstanley@caritasva.org

[d] (804) 887-1577

[p] (804) 358-0964 x304

[f] (804) 354-8220

P.O Box 25790

Richmond, VA 23260-5790



*United by our compassion, we help our most vulnerable neighbors
break the cycles of homelessness and addiction to reclaim their dignity.*

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Chief Executive Officer
Karen J. Stanley

Programs of CARITAS
Shelter
Furniture Bank
Works
The Healing Place

April 24, 2019

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

Re: Merger of SunTrust and BB&T

To Whom It May Concern:

CARITAS is the largest homeless services program in the metro-Richmond community, providing assistance to more than 3,000 of our most vulnerable neighbors annually through our four programs: Shelter, the Furniture Bank, The Healing Place and Works.

The CARITAS Shelter consists of a 36-bed low-barrier emergency shelter for single men, co-located at The Healing Place; and currently, a 32-bed mobile shelter for women that moves weekly from congregation to congregation. Both include housing-focused case management and the average length of stay for each is sixty days.

The Furniture Bank partners with ninety organizations that refer their clients to “shop” for furniture and essential household items, at no cost, as they are moving from crisis back into housing. Each household receives about \$750 in thrift store value.

The Healing Place is a 188-bed recovery program for men that opened in Richmond in 2005. Through a merge in 2012, it became the fourth program of CARITAS. Finally, Works is a 5-week intensive workforce development and life skills program for individuals with significant barriers to employment – inconsistent work history, substance use and felony convictions. All men from The Healing Place go through the Works program and 90% are hired within 30 days – regardless of the extent of their criminal history!

CARITAS has had a relationship with SunTrust for all of the twenty years that I’ve been at the helm of the organization with donors and Board members. Over the last ten years, since we took over the furniture bank operations from another organization, CARITAS has had many groups from SunTrust volunteer to build furniture – initially introduced to us through United Way. For the last five years, we’ve continued to work with one particular group that does projects with us at least annually.

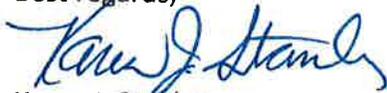
CARITAS's financial relationship with SunTrust didn't begin until we started working on the financial structure of our new CARITAS Center that is under construction. The project includes the adaptive reuse of a former Philip Morris manufacturing facility in Richmond's south side. (see attached Press Release). We were thrilled when SunTrust invested \$4M in New Market Credits of their allocation and helped bring NTCIC to the table for an additional \$12M in NMTC's. This investment, in conjunction with CARITAS's fundraising efforts and the Federal and State Historic Tax Credits, is allowing CARITAS to build this facility -- a \$27M project -- with no debt in the end. Had we not had SunTrust's & NTCIC's NMTC allocations, we would have ended up with \$2M in permanent debt at the end of the project.

We continue to build our relationship with the local folks in Richmond (Vanessa Hampton & colleagues) and Mark Johnson in Hampton Roads and have enjoyed getting to know the entire team. They are accessible and always willing to help as we begin to understand how to operate in this new climate after the tax credit closing two weeks ago. The group in Atlanta has been amazing also, guiding our steps as we opened the ten bank accounts necessary for this complex transaction. And Steve Ross was always available to answer questions as we went through the three months of weekly closing calls leading up to the tax credit closing in early April.

In February, SunTrust sponsored our annual Celebrity Serve event for the first time which raised a record \$100,000 for general operating funds. We are excited about continuing our partnership with SunTrust and know that a merge with BB&T will only increase their strength in the Richmond market.

Please feel free to contact me with any questions you may have by email at kstanley@caritasva.org or phone at (804) 887-1577.

Best regards,



Karen J. Stanley
President and CEO



News Release

Contact: Thomas Crosson
(470) 218-9178

For Immediate Release
April X, 2019

SunTrust Community Capital Arranges \$16 Million to Support Development of the CARITAS Center

ATLANTA – SunTrust Community Capital (STCC), a subsidiary of SunTrust Banks, Inc. (NYSE: STI), announced that it has arranged for \$16 million of New Markets Tax Credits allocation in partnership with National Trust Community Investment Corporation to fund the new home of CARITAS. The project will consist of a renovation of a 150,000 square-foot historic manufacturing facility located in South Richmond. CARITAS has provided effective, permanent solutions to the crisis of homelessness and/or addiction for more than 30 years.

"CARITAS has a legacy of community-building that inspires and engages the most vulnerable citizens in Richmond. This financing will help them create a new and efficient space to deliver their programs to community members," said Vanessa Hampton, senior vice president at SunTrust.

"We've been dreaming of this project for a long time," said Karen Stanley, CEO of CARITAS. "Creative and strategic partnerships have helped make the CARITAS Center a reality. We're grateful for SunTrust's support and look forward to serving more men and women in need."

"NTCIC is thrilled to facilitate key components of the financing needed for CARITAS to enhance and expand their high-quality services to individuals in critical need of assistance." said Merrill Hoopengardner, president of National Trust Community Investment Corporation.

Once completed the site will feature a number of programs to benefit the community and its citizens, including:

- **CARITAS:** The organization's administrative offices will be centralized at this site.
- **The Healing Place for Women:** A long-term residential substance use recovery program available to low-income women.
- **47-Sober Living Apartments:** For graduates transitioning out of The Healing Place or for qualifying community members.
- **Furniture Bank:** A social entrepreneurship enterprise accepting furniture donations and refurbishing them for donation to low-income households.
- **Emergency Shelter for Women:** This new facility will replace the mobile, congregation-based model that has operated in Richmond for more than 30 years.
- **CARITAS Works:** A workforce development program for men and women facing significant barriers to employment.
- **Leased space:** For a community partner.

About SunTrust Banks, Inc.

SunTrust Banks, Inc. (NYSE: STI) is a purpose-driven company dedicated to Lighting the Way to Financial Well-Being for the people, businesses, and communities it serves. SunTrust leads **onUp**, a national movement inspiring Americans to build financial confidence. Headquartered in Atlanta, the Company has two business segments: Consumer and Wholesale. Its flagship subsidiary, SunTrust Bank, operates an extensive branch and ATM network throughout the high-growth Southeast and Mid-Atlantic states, along with 24-hour digital access. Certain business lines serve consumer, commercial, corporate, and institutional clients nationally. As of December 31, 2018, SunTrust had total assets of \$216 billion and total deposits of \$163 billion. The Company provides deposit, credit, trust, investment, mortgage, asset management, securities brokerage, and capital market services. Learn more at suntrust.com.

About SunTrust Community Capital (STCC)

STCC is a wholly owned subsidiary of SunTrust Bank. STCC provides debt and equity capital for real estate projects and businesses that economically benefit communities throughout the SunTrust footprint. STCC leverages several tax credit programs, including low income housing tax credits, new markets tax credits, and historic tax credits to deploy capital for commercial real estate developments including multifamily, office, industrial, retail and various other community facilities. Through STCC, SunTrust has deployed over \$5 billion to finance more than 55,000 units of affordable housing for families and seniors along with other community development projects that have created more than 20,000 jobs.

About CARITAS

United by our compassion, CARITAS helps our most vulnerable neighbors break the cycles of homelessness and addiction to reclaim their dignity. For more than 30 years, CARITAS has been providing effective, permanent solutions to individuals and families dealing with the crisis of homelessness and/or substance use disorder in the Metro Richmond area. Its four programs include Emergency Shelter, the Furniture Bank, CARITAS Works, and The Healing Place. Through these four programs, CARITAS provides men and women with the tools to make a successful transition to dignity and self-sufficiency. You can learn about all four on the organization's website at www.caritasva.org.

#

Eike, Kathy

From: Bob Swindell <bswindell@gfalliance.org>
Sent: Thursday, April 25, 2019 2:38 PM
To: RICH BankSup Applications Comments; BankMergerApplication@fdic.gov
Subject: [External] Support of SunTrust/BB&T Merger

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To the Federal Reserve:

The Greater Fort Lauderdale Alliance, the official public/private partnership for economic development in Broward County / Greater Fort Lauderdale, Florida, supports the merger of SunTrust and BB&T.

Both banks have been excellent community stewards and have supported our organization at a high level for several years. Their market leaders have also been very involved in providing volunteer leadership for our organization.

Additionally, SunTrust and BB&T have funded special initiatives that have been undertaken by our Foundation which impact our community's economic vitality. Some of these initiatives include SunTrust's support of the Six Pillars Broward 30-year Community Visioning Plan and BB&T's support of assisting formerly homeless individuals with permanent housing options through the Broward Business Council on Homelessness, which has been a successful joint community impact venture of the Alliance and United Way of Broward County. Additionally, SunTrust's Foundation is supporting our Prosperity Broward initiative which seeks to assist individuals living in our county's six most economically distressed areas with training/higher education, direct employment and entrepreneurial support.

Thank you for your consideration,

Bob Swindell

Bob Swindell, President and CEO
Greater Fort Lauderdale Alliance

www.LessTaxing.com
Broward County's Official Economic Development Partnership
110 East Broward Boulevard, Suite 1990 - Fort Lauderdale, FL 33301
954/627-0131

Life. Less Taxing as featured in the [Wall Street Journal](#)

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 10:47 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE]BB&T Letter of Support
Attachments: BBT Letter of Support.pdf

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From: Madye Henson [mailto:henson@washingtongrantmakers.org]
Sent: Thursday, April 25, 2019 8:04 PM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE]BB&T Letter of Support

To Whom It May Concern

Attached is a letter in support of BB&T Corporation in regards to the proposed merger with SunTrust Banks. Inc. If you have any questions do not hesitate to contact me via email at henson@washingtongrantmakers.org.

Sincerely,
Madye Henson, D. Mgt., MBA
President and CEO
Washington Regional Association of Grantmakers

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washington regional
association of grantmakers

© 2018 WRAG

April 25, 2019

To Whom It May Concern:

On behalf of the Washington Regional Association of Grantmakers (WRAG), I am writing to express my support of BB&T Corporation in relation to its merger with SunTrust Banks, Inc.

WRAG is a nonprofit membership association comprised of over 100 of the most well-respected foundations and corporate giving programs in the Greater Washington, D.C. region. Dedicated to improving the health and vitality of the region and all who live here, the WRAG network provides a robust arena for grantmakers to network, learn, problem-solve, and develop collaborative solutions to achieve greater impact with limited philanthropic dollars. BB&T has been a member of WRAG since 2013.

BB&T, through Craig Pascal, has been a supportive and active member of WRAG's Affordable Housing Action Team, which works to: support the production and preservation of affordable housing units throughout the region; educate the philanthropic community about the region's housing needs and effective solutions; and increase support for improved public policy and advocacy efforts for affordable housing for low-income workers and vulnerable populations.

In addition, Craig Pascal, has been an active member of the Housing Leaders Group of Greater Washington (HLG) that WRAG co-convenes. The HLG, a region-wide, cross-sector collaboration, works to elevate the visibility of, and broaden support for, bold, thoughtful solutions for the region's housing affordability challenge by engaging multiple regional stakeholders to collaborate in new ways.

Since 2018, Craig Pascal has represented BB&T on the WRAG Board of Directors. During this time, the organization has focused on racial equity, resulting in the board making racial equity an organizational commitment. Additionally, WRAG is represented on BB&T's Community Development Committee in DC.

Overall, BB&T has demonstrated its support of the community through its involvement with, and support of both WRAG's housing and racial equity work. And, has proven itself to be a good corporate citizen in this region.

Sincerely,



Dr. Madye Henson
President and CEO

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 10:47 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE]President Jere W. Morehead: University of Georgia and SunTrust Partnership

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From: Jill S Walton [mailto:jwalton@uga.edu]
Sent: Thursday, April 25, 2019 8:51 PM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE]President Jere W. Morehead: University of Georgia and SunTrust Partnership

On behalf of President Jere W. Morehead at the University of Georgia:

We are grateful for the strong partnership between SunTrust and the University of Georgia. SunTrust is consistently a top employer of our graduates. Professionals from the organization serve on boards, lecture in classes and mentor UGA students. SunTrust Foundation and SunTrust's Trusteed Foundations have invested in many UGA programs over the years. UGA appreciates the support of SunTrust and looks forward to continuing our partnership with the bank in the future.

Jill S. Walton
Development and Alumni Relations
Corporate and Foundation Relations

110 E. Clayton Street, Suite 300
Athens, GA 30602

p: [706-255-9167](tel:706-255-9167)
e: jwalton@uga.edu



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Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 10:48 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE]BB&T/SunTrust merge

-----Original Message-----

From: David Bradley [mailto:david.bradley@athensga.com]
Sent: Friday, April 26, 2019 7:59 AM
To: BankMergerApplication
Cc: WKeadle@BBandT.com
Subject: [EXTERNAL MESSAGE]BB&T/SunTrust merge

Dear Sir or Madam, As President/CEO of the Athens (GA) Area Chamber of Commerce, please accept my total support of the merger of BB&T and SunTrust. As a valued community advocate, BB&T has been engaged in nearly every facet of building an extraordinary community. We are excited to see how this merged organization will be a leader in developing a more prosperous future for all.

Thank you for seeking public comment.

Sincerely,
David Bradley
President/CEO
Athens Area Chamber of Commerce
Sent from my iPhone

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From: [Peter Politis](#)
To: [BankMergerApplication](#)
Cc: ["Gonzalez,Paco"](#)
Subject: [EXTERNAL MESSAGE] Merger
Date: Thursday, May 02, 2019 6:11:06 PM
Attachments: [image001.png](#)

To whom it may concern,

I am writing you to convey that I fully support the merger of SunTrust with BB & T.

SunTrust has been assisting me and providing support to my company for the last 5 years. They have been an incredible partner to me and my company. Their guidance and support have allowed me to grow my company from \$10 million in revenues to over \$100 millions today. I employed over 300 employees today.

I have no doubt that the combined entity with BB & T will continue to support the community they serve and also companies like me in the future.

Regards,

Peter Politis
Mr. Greens Produce
7350 NW 30th Ave
Miami, FL 33147
Tel: 305-545-1399
Email: peter@mrgreensproduce.net

From: [Michael V Addressi](#)
To: [BankMergerApplication](#)
Cc: [Lampasso, Jeff](#)
Subject: [EXTERNAL MESSAGE] BB & T Merger
Date: Thursday, May 02, 2019 7:46:54 PM

To whom it may concern,

I have worked with Jeff Lampasso, Market president for BB & T for over five years. Mr. Lampasso was instrumental in helping our firm construct a new building for our Wealth Management firm as well as providing class A rental space for a law firm in the project. The impact was to add 20 jobs that relocated to our market. I see no reason why a merger accentuating the specialties of two banks would not be an advantage to the local community. I support the merger and the professionals at both banks wishing both the best of success.

Sincerely,

Michael

Michael V. Addressi, CFP[®], AIF[®], EA
President & CEO

Addessi Financial Partners

16524 Pointe Village Drive, Suite 200, Lutz, FL 33558
Tel: (727) 845-7572 (813) 948-1343 Fax: (727) 845-5983

Michael@AddessiFinancial.com

www.AddessiFinancial.com

From: [Jon Kushner](#)
To: [BankMergerApplication](#)
Subject: [EXTERNAL MESSAGE] SunTrust/BB&T merger
Date: Thursday, May 02, 2019 8:51:52 PM
Attachments: [image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)

To whom it may concern,

I am writing this email to express my personal support of the merger of SunTrust and BB&T. I have been a long time corporate client of SunTrust's and am a South Florida Advisory Board member. I believe this merger will benefit my organization by providing customers with an expanded coverage area and greater accessibility to physical locations and broader services. I further believe the merger will reposition two regional banks as a stronger competitor of the larger national banks and benefit consumers on a broad basis. Please give this merger your approval and support.

Thank you for your support,

Jon

Jon Kushner
President
P [305.652.8566](tel:305.652.8566) x7301 | C [786.402.0646](tel:786.402.0646) | F [305.770.2386](tel:305.770.2386)
jkushner@tacometals.com
tacometals.com



*Pi Lambda Lambda Chapter
Omega Psi Phi Fraternity, Inc.
P.O. Box 663
Dumfries, Virginia 22026-0663*

May 2, 2019

Eddie A. Stephens, Jr.
Basileus

Jeffrey Allen
Vice Basileus

Ahmad Andrews
Keeper of Records & Seal

Charles Hunter
Keeper of Finance

Corey Davis
Editor to the Oracle

Albert Woods
Chaplain

Ricardo Robinson
Keeper of Peace

Erik Noel
Parliamentarian

Raymond J. Bell
Immediate Past Basileus

Former Basileus:
Bernard V. Oliphant
Byron L. Cherry
Harvey L. Woodson
George M. Parker
Trevor J. Hamilton
Tony B. Bullock
David E. Holliday

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

SUBJECT: Letter in Support of SunTrust Bank

I am writing today to express our total and continuing support for SunTrust Bank Greater Washington. Pi Lambda Lambda (PLL) values our partnership with SunTrust and specifically Ms. Muriel Garr. Our collaboration dating back several years impacts the community immensely with enduring and tangible benefits.

Through our partnership, we have improved the well-being of so many organizations and individuals in our community. Muriel and SunTrust played an integral role in the 2017 Prince William County Youth Summit and Technology Expo. As a member of the committee and a sponsor, SunTrust facilitated additional sponsorships, marketing and advertising resources, and content presenters. The Youth Summit conducted at Northern Virginia Community College attracted over 700 youth and their families.

For the last two years, SunTrust partnered with PLL to sponsor Back-to-School events providing new book bags with school supplies to over 1500 students. In addition to the school supplies, this program provided financial education training to adults and students, STEM activities including introduction to computer coding, and healthy eating demonstrations. Through the efforts of Ms. Garr and SunTrust, PLL forged other civic minded partnerships including Class in Session, 100 Black Men, Youth Technology Network and Soulz for Soulz. Our partnership with SunTrust and Soulz to Soulz resulted in a Coat Drive that enabled us to provide 500 brand new coats to children from deserving families in Prince William County. Muriel Garr and SunTrust are proven active community partners making a difference in lives throughout the region through strategic partnerships beyond PLL with numerous social action agencies and organizations.

Ms. Garr's work on behalf of SunTrust is recognized locally and regionally. The Prince William County School Board recognized the value of their SunTrust partnership and publicly acknowledged this fact in October 2018 during a school board meeting. She was selected the Pi Lambda Lambda Chapter Citizen of the Year for 2018 in a presentation by Dr. David Marion, International Grand Basileus (President), Omega Psi Phi Fraternity, Inc.

We are excited about the news of the SunTrust and BB&T merger as they become America's premier financial institution. We believe the combined entity will continue to be deeply committed to and devoted to the communities they serve, and Omega looks forward to maintaining and confidently expanding our partnership in the future.

Pi Lambda Lambda is a graduate chapter of the Omega Psi Phi Fraternity, Inc., an international non-profit social and civic service organization that has over more than 700 chapters with 100,000 members in 16 countries worldwide. Since the Chapter's founding in Dumfries, Virginia, in January 2004, PLL has supported public and community events across the region, benefiting scholarship, health promotion, youth mentorship, citizenship and social action. PLL has previously been named the Omega Psi Phi Fraternity, Inc. International Chapter of the Year for three separate

years since the Chapter's founding. Pi Lambda Lambda serves Prince William County, the City of Manassas, and Manassas Park.

Sincerely,

Eddie A. Stephens Jr.

**Eddie A. Stephens, Jr.
Basileus, Pi Lambda Lambda Chapter**

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Monday, May 13, 2019 8:33 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE] Community Comments

This message was sent securely using Zix®

From: Mayme Webb-Bledsoe [mailto:mayme.webb@duke.edu]
Sent: Friday, May 03, 2019 9:02 AM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE] Community Comments

To: Whom It May Concern

Duke University launched its Southside Housing Incentive Program in 2013 to incentivize Duke Employees to seek homeownership in the revitalized Southside neighborhood. The goal of the program was to encourage Duke Employees to become some of the first stable homeowners. The initiative offered employees with a minimum of 5 years of service, meeting certain income qualifications was one of several ways that Duke partnered with the City of Durham and Self-Help to support the restoration of historic Southside. The call for applications yielded a pool of employees who were interested but not quite ready to buy a home because of credit and other personal finance issues. In response, a unique support network, the Duke Homebuyers Club, was developed to assist these employees.

The Duke Office of Durham Affairs in partnership with Sun Trust Bank, and Reinvestment Partners designed a training program to help Duke applicants repair their credit and build personal wealth. They produced an eight week homebuyer curriculum to move employees into homeownership. For the last two years we average 65-70 club members with an average of 25 members completing their 8-hour Homebuyer Education Certificate yearly. Duke Home Buyer Club members reported success, include:

- 4 Duke Homebuyers bought homes in 2014
- 4 Duke Homebuyers bought homes in 2015
- 7 Duke Homebuyers bought homes in 2016
- 7 Duke Homebuyers bought homes in 2017
- 7 Duke Homebuyers bought homes in 2018

One of our new additions to the Homebuyer program is the creation of a series of podcasts featuring Autrice Campbell Long. The podcast is an alternative for Duke Homebuyer Club members that are unable to attend the regular meetings.

The creation of the Duke Homebuyers Club was possible due to our partnership with Sun Trust Bank. Their willingness to “think out of the box” to co-create a program supportive, and committed to helping the Duke employees repair their credit is a wonderful example of the difference a local partnership can make. We want to recognize and applaud this partnership with Sun Trust for the Duke families this program has helped since 2013.

Thanks for the Support

Mayme Webb Bledsoe

Senior Neighborhood Coordinator

Duke Durham Affairs

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Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Monday, May 13, 2019 8:48 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE] Marlo Long, Senior Vice-President, Community Development Specialist, BB&T Support Letter
Attachments: Marlo Long Support Letter Scanned.pdf

This message was sent securely using Zix®

From: Monica Miller [mailto:monica@mmillerdev.com]
Sent: Friday, May 03, 2019 11:21 AM
To: BankMergerApplication
Cc: Marlo Long Business
Subject: [EXTERNAL MESSAGE] Marlo Long, Senior Vice-President, Community Development Specialist, BB&T Support Letter

Dear FDIC Representative,

Attached you will find a letter of support for Marlo Long, Senior Vice-President, Community Development Specialist for BB&T in West Virginia. Should you need additional information, please contact me.

Thank you.

Monica Miller



Sent from [Mail](#) for Windows 10

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This message was secured in transit. REP-ZFRSSE



May 2, 2019

Bank Merger Application
FDIC Atlanta Office
10 Tenth Street NW
Suite 800
Atlanta, Georgia 30309-3849

Dear FDIC Representative,

I am writing to share with you how the work of Marlo Long, Senior Vice-President, Community Development Specialist has impacted communities and advancing the field of community economic development throughout the state of West Virginia. I have worked with Marlo in her 16-year career with BB&T and with her prior to that in the West Virginia Development Office.

I served as a Community Development Manager for the West Virginia Development Office for almost 25 years. Almost two years ago I retired from that position and opened my own business providing economic development consulting to various in-state and national clients. I've worked closely with Marlo in each of these roles.

Marlo has provided communities, organizations, businesses and other community leaders with tremendous knowledge and leadership. She is very sought after and well respected as an advisor, speaker, and leader. I honestly cannot imagine the field of Community Economic Development in West Virginia without her. She is a vital team member to advancing development capacity within West Virginia.

Some of the words I would use to describe Marlo are: leader, dependable, knowledgeable, respected, organizer, teammate, connector, professional, steadfast, dedicated, and all with the goal of generating investment in communities and businesses. I cannot recommend her highly enough for this vital role in the community economic development field.

I am available to answer any questions or further elaborate on her abilities, impacts or qualities. Thank you for the opportunity to provide this information.

Sincerely,

Monica Miller, President

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Monday, May 13, 2019 8:49 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE] Support of Merger
Attachments: BB&T Merger Letter.pdf

This message was sent securely using Zix®

From: Jackie Pfeiler [mailto:jpfeiler@sjpi.com]
Sent: Friday, May 03, 2019 12:19 PM
To: comments.applications@rich.frb; BankMergerApplication
Subject: [EXTERNAL MESSAGE] Support of Merger

Please see attached letter in support of the BB&T/Suntrust merger.

Thank you

Jackie Pfeiler
Vice President, Finance



2560 Lord Baltimore Drive | Baltimore, Maryland 21244
410-369-1245 (direct) | 410-788-0100 (main)
JPfeiler@sjpi.com | sjpi.com



NAIOP
COMMERCIAL REAL ESTATE
DEVELOPMENT ASSOCIATION
**NATIONAL
DEVELOPER
OF THE YEAR
2018**

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May 3, 2019

To whom it may concern,

I am writing to express my support for the proposed merger of BB&T and Sun Trust Bank. My company St. John Properties, Inc., is a private, family owned commercial real estate development company based in Maryland.

Our relationship with BB&T over the last 20 years has truly been a partnership. Our relationship managers have always taken a keen interest in our various businesses, taking to time to understand our needs and opportunities where the bank can provide services to us.

BB&T provides a host of banking services for our company. The relationship with BB&T and the banking services that they provide have helped us take projects from concept to realization.

For any new project that requires financing, BB&T is always one of our first calls. I am enthused about the merger with Sun Trust as we feel the combined organization will provide additional, enhanced services to our businesses. I fully support the proposed merger. Should you have any questions please feel free to reach out to me.

Sincerely,

A handwritten signature in black ink, appearing to read "Jackie Pfeiler", written over a white background.

Jackie Pfeiler
Vice President, Finance

2560 Lord Baltimore Dr
Ofc | 410 788- 0100

Baltimore MD 21244
Fax | 410 788 0851

www.stjohnpropertiesinc.com



Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Monday, May 13, 2019 8:54 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE] Comments re: SunTrust Merger
Attachments: City First Ltr to FDIC re SunTrust_BBT 05032019 CLH.pdf

Importance: High

This message was sent securely using Zix®

From: Audrey Phillips [mailto:aphillips@cityfirstbank.com]
Sent: Friday, May 03, 2019 4:42 PM
To: BankMergerApplication
Cc: Marie Johns; muriel.garr@suntrust.com; Brian Argrett; Carl L. Hairston
Subject: [EXTERNAL MESSAGE] Comments re: SunTrust Merger
Importance: High

Good afternoon,

Please find attached a letter from City First Bank of DC with regard to the proposed merger between SunTrust Bank and BB&T.

Thank you for your consideration.

Very best regards,
Audrey

Audrey A. Phillips, VP, Corporate Secretary
Executive Assistant to Brian E. Argrett, President & CEO
[1432 U Street, NW DC 20009](#)
[202.243.7141](tel:202.243.7141) direct | [202.476.8541](tel:202.476.8541) fax



Our Vision - A society in which every individual, family, and community has the opportunity and access to capital and resources, which will allow them to improve their well-being and prosper.

Our Family

[City First Bank](#) | [City First Foundation](#).
[City First Enterprises](#) | [City First Homes](#)

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May 3, 2019

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

To Whom It May Concern:

I am writing on behalf of City First Bank in support of SunTrust Bank and its proposed merger with BB&T. City First opened its doors in 1998, five years after community members met in a church basement to spark our founding to fight for economic justice. For 25 years, City First's mission has been to support and strengthen underserved communities in Washington, DC, the surrounding suburbs and neighboring states. City First intentionally invests in projects that will improve the economic vitality of neighborhoods while focusing on inclusive development that elevates the quality of life for all residents and we are committed to the communities we serve.

SunTrust Bank was a founding contributor to City First and because of investors like SunTrust, City First's record of success is clear. We have deployed over \$1.2 billion dollars into the community towards affordable housing, community facilities, non-profits and small businesses with over 80% of our loans serving low-to-moderate income borrowers and communities.

We are proud and grateful to have had SunTrust as our partner in the service we provide and the impact to our communities.

We expect that with SunTrust's merger with BB&T, the new entity will have even greater resources to support mission lenders and their efforts to make financial services broadly accessible and to impact our communities to an ever greater degree.

We look forward to working with the newly merged entity of SunTrust and BB&T, to continue our partnership to further our mission and to provide service, and help fulfill positive change in our underserved communities.

Sincerely,

A handwritten signature in black ink, appearing to read "Carl L. Hairston", written over a white background.

Carl L. Hairston
Executive Vice President
& Chief Lending Officer

Carl L. Hairston
Executive Vice President & Chief Lending Officer

1432 U Street NW, Washington, DC 20009
chairston@cityfirstbank.com | 202.243.7113
cityfirstbank.com

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Monday, May 13, 2019 8:52 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE] Pathway Homes Comment on SunTrust - BB&T Merger

This message was sent securely using Zix®

From: Anna Smith [mailto:asmith@pathwayhomes.org]
Sent: Friday, May 03, 2019 4:22 PM
To: BankMergerApplication
Cc: Garr.Muriel
Subject: [EXTERNAL MESSAGE] Pathway Homes Comment on SunTrust - BB&T Merger

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.



April 24, 2019

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

Received
 2019 MAY -2 AM 10:46
 FDIC - ONP/DDP
 Atlanta Regional Office

To Whom It May Concern:

It is with great enthusiasm that I endorse the SunTrust and BB&T Banks proposed merger. As the President of a Chattanooga youth development organization, On Point has had a vibrant ten-year partnership with SunTrust for our community, and as our banking institution. In fact, youth development best practices, fueled by SunTrust's investment, have been replicated through our training and curriculum in more than 100 communities across the United States and in 15 foreign countries.

SunTrust and On Point share a deep concern for the health, character and well-being of youth and families. In fact, East Tennessee's Region President Jim Vaughn has personally spoken to our youth many times throughout our years of partnership. His wisdom, expertise, passion for the health and well-being of our community, and genuine love for youth and families has been evident in every interaction. Together, SunTrust and On Point have provided innovative programming with rigorous evaluation for our students' college, work and life readiness. SunTrust and its employees have a vibrant spirit of philanthropy which has helped to shape our region's economic growth, health and sustainability.

SunTrust has been a faithful partner supporting financial literacy, workforce development and educational initiatives for impoverished youth. In fact, among our cohort of "at promise" sophomore students, 2/3rds are now non-truant and 50% are on track to graduate; these youth had little hope when we met them as freshmen. We are deeply appreciative of the board members and volunteers SunTrust has equipped throughout the last ten years of partnership. Through On Point, SunTrust has impacted more than 11,000 impoverished youth, with wellness and risk avoidance programming and support, to strengthen their health and financial well-being.

On Point's partnership with SunTrust and Jim Vaughn has directly grown On Point's opportunities, thus shaping the future for myriads of local youth. Despite Jim's demanding schedule, he has consistently placed great value on our conversations and requests. SunTrust has rallied our community to stand in the gaps for our students. We are proud to stand with SunTrust in believing "all youth are OUR youth and our future health and well-being depends upon them." I can say with full assurance that SunTrust employees will be a tremendous asset to BB&T Bank. Please do not hesitate to contact me for a thorough account of SunTrust's proven history with On Point (amy@liveonpoint.org (423)899-9188).

Sincerely,

Amy Pearson, M.Ed.
President/Psychotherapist

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Monday, May 13, 2019 8:54 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE] SunTrust & BB&T.

-----Original Message-----

From: Moore, Nat [mailto:NMoore@dolphins.com]
Sent: Friday, May 03, 2019 4:49 PM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE] SunTrust & BB&T.

To whom it may concern,

I am writing to you in support of the merger of SunTrust & BB&T.

I have been a client and partner with SunTrust over the last 25 years. During that time, they have been very good advisors and supporters in a number of different business ventures that I have been involved in through the years.

SunTrust has been dedicated to supporting our communities in many ways. Over the last 25 years, they have not only been supportive in funding my foundation, which exist to provide scholarships to disadvantage financially challenged at risk kids, but so many other educational programs here in South Florida! I know that I and the South Florida Community can continue to count on SunTrust and BB&T, given the support and involvement these institutions have shown in South Florida.

Thank you for your consideration,

Best Regards,
Nat Moore
Miami Dolphins
Senior VP Special Projects,
Alumni Relations & Advisor to CEO
Nat Moore Endowment Fund, Founder

Sent from my iPad

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Savannah
104 WEST GASTON STREET
SAVANNAH, GA 31401
tel: 912.651.2125

Atlanta
1 BALTIMORE PLACE NW, SUITE G300
ATLANTA, GA 30308
tel: 404.382.5410

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GRACE GREER PHILLIPS
LISA L. WHITE

April 25, 2019

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

To whom it may concern,

It is my pleasure to write a letter in support of the BB&T – SunTrust merger. We have been in partnership with BB&T over many years and can attest to their level of commitment to our organization.

The long-term support we have received from both BB&T and SunTrust for our Georgia History Festival education programming has provided a wealth of resources for us to further our mission to collect, examine, and teach Georgia history through education and research and we look forward to continuing to work toward these goals together.

In summary, I am pleased to provide support for this merger and wish the new organization the best of luck in its further endeavors.

Sincerely,

W. Todd Groce, Ph.D.
President and CEO

Received
 2019 MAY -6 AM 11:32
 FDIC - ATLANTA OFFICE

Eike, Kathy

From: Barry Simmons <rendexes@gmail.com>
Sent: Thursday, April 25, 2019 5:36 PM
To: Eike, Kathy
Subject: [External] Questions To be Answered
Attachments: Rights To Questions Answered - FRB.docx

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.

The Renaissance Index es Group files the Right To Questions Answered Letter -m as part of the CRA Protest Complaint against the Merger Application filed by BB&T and Suntrust Bank(s)

Thank You

Barry Simmons

Rendexes@gmail.com

(713) 294-0570

Federal Reserve Bank

Katherine Eike

April 25, 2019

The Renaissance Indexes Group – as chief Complainant in the CRA Protest Complaint – is legally entitled to honest investigations pursuant to the sworn duties of the Agency

Please see the Rights To Questions Answered letter below

The RIG has filed the Complaint with the US Congress – House Financial Services Chairwoman Maxine Waters to issue the Congressional Order – for a temporary halt – 60 days with options to renew – of the processing of all New Bank Applications – to include the BB&T – Suntrust Bank Merger Application – pending the full and honest investigation into the CRA Protest Complaint – to include direct, complete and honest answers from the FRB and the Agency Directive to BB&T and Suntrust banks to answer the Illegal Discrimination Claims directly, completely, honestly pursuant to the components of the Fair Housing Act final Rule.

The FRB s=does not get to pick and choose which banking laws it will enforce and which banking laws it gets to ignore and allow the Banks to get by without answering – the same holds true for the controlling authority of the Court holdings and the Department Rules

Thank You

Barry Simmons

Rendexes@gmail.com

(713) 294-0570

United States Congress
The Honorable Maxine Waters

ATTN:

RE: Rights To Questions Answered – FRB

April 23, 2019

The **Renaissance Indexes Group** (RIG) as chief Complainant in the CRA Protest and regular banking Complaints filed with the **Federal Reserve Bank** (FRB) – exercises its Constitutional rights to petition government for full redress of grievances in the matter of the named Banks' practices, actions (and non-actions) and policies that result in the illegal discrimination, redlining, disparate impact and disproportionate discriminate effect on members of the protected class of black Americans in the black American Neighborhoods in the specified Zip Codes in Houston, Dallas and other markets.

These Bank practices, actions (and non-actions) and policies are systemic, pervasive and continuing and are done willfully with reckless disregards to the federally protected and Court sanctioned rights of the individuals, households and businesses of the protected class of black Americans in these Neighborhoods.

The RIG has reached out to all of the named Banks on several occasions for the remedial correction of the continuing violations of rights and the continuing denial of the full enjoyment of **Equal** rights to **Equal access** to capital, lending, banking services and Community Outreach – all to no avail. The named Banks have made it abundantly clear that they are not going to abide by the banking laws and are not going to promote, market and make available the full range of all of the Banks' lending and credit products and banking services to the under-served individuals, households and businesses of the protected class of black Americans – banking laws, controlling authority of Court holdings, Department rules, Civil Rights laws and Constitutional rights of Equal Protection Under the Laws - notwithstanding.

This continuing and flagrant flouting of the Rule of Law by the named Banks in and of itself horrific enough but sadly it is only preliminary to the larger absurdity – the named Banks' full confidence that they are under the full protection of the **FRB**.

This is a sickening state of affairs to be sure – and one that we at the RIG did not want to believe – but when a long train of abuses and violations of laws whose objective is to render these citizens to permanent second class citizenship **devoid of their Equal rights** that are secured under the banking laws – and when our repeated petitions to these named Banks for full redress of these grievances have been met with only repeated denials

there is no other conclusion that can be reasonably reached

While we concede that these systemic, pervasive and continuing practices. actions (and non-actions) and policies of the named Banks are divested of many of the more

aggravating incidents associated with reckless disregards to the rights of the protected class of black Americans these practices and actions by the named Banks contain the same essence and substance and effects the same substantial purposes of deliberate denial of Equal rights to this protected class – but the proceedings to correct, fix and end these horrors must take on – as a matter of law and sworn duties – the same **urgency** and effective remedial Agency enforcement actions against these Banks and to restore the full rights of the protected class of black Americans to the position they would have been in if not for the systemic, pervasive and continuing practices of illegal discrimination, redlining and denial of the full enjoyment of full Equal rights that are secured under the banking laws, controlling authority of the Court holdings, Department rules, Civil Rights laws and the Constitutional rights of Equal Protection Under the Laws.

To this end we the aggrieved parties have the right to have our Questions answered directly, honestly and completely by the **FRB** – as in **YES or NO** to the Questions – with any caveats, qualifications and convoluted rationales to be answered separately on separate sheets of paper.

The List of Questions are as follows

1 – Is the **FRB** bound by its sworn duties to faithfully execute its sworn duties and to enforce all of the components of the banking laws – in their **entirety** – as the laws’ have been written -to include the Fair Housing Act – Final Rule?

2- Is the **FRB** bound by faithful execution of sworn duties to enforce all of the components of the controlling authority of the applicable Court holdings – to include the Supreme Court holding in TDHCA V ICP, Inc.US V Hudson City Savings, US V Chevy Chase FSB and the HUD Complaint – US V Midland States Bancorp?

3- Is the **FRB** bound by faithful execution of sworn duties to enforce all of the components of the Department rules – to include the FHA Final Rule – (HUD)

4-IS the **FRB** bound by faithful execution of sworn duties to enforce all of the components of the Civil Rights laws – to include Title VIII – 1968 Civil Rights Act and the Constitutional laws – to include the Equal Protection Clause -14th Amendment?

5- Is the **FRB** bound by faithful execution of sworn duties to recognize the black Americans – individuals, households and businesses – as a protected class as a matter of law?

6- Are the Banks under the jurisdiction of **the FRB** legally bound to fully abide by and to faithfully execute their duties and to discharge their responsibilities of all of the components of the above laws in the laws’ entirety?

7- Is the **FRB** bound by faithful execution of sworn duties to conduct the independent Agency investigations pursuant to the RIG Complaints – independent of the Banks’ “responses”, “replies” “addressings” – and that these investigative duties include entering the premises of the named Banks, the subpoena of Bank records, to send in

Testers to the named Banks and to secure sworn statements from the named Banks – under penalty of perjury – to the truthfulness of the Banks answers to the **Illegal Discrimination Claims?**

Is the Complainant entitled to certain Due Process Rights – to include interview by the Agency -as outlined in the Rights of Claimant Letter? (Attached)

8- Is the **FRB** duty bound as part of faithful execution of sworn duties to impose Agency enforcement actions against the named Banks for practices, actions (and non-actions) and / or policies – **even where facially neutral** - that are in violation of any or all of the components of the above laws: for practices, actions and / or policies that deny the full enjoyment of rights secured under the banking laws to the protected class of black Americans and for practices actions (non-actions) and / or policies that result in the disparate impact (FHA Final Rule) and / or in the disproportionate discriminate effect (ECOA Effects Test) on members of the protected class of black Americans?

9- Are the **FRB** enforcement actions designed to be effective and to correct, fix and end the continuing Bank practices that are in violation of the banking laws – and remedial – to restore the full rights of the aggrieved parties and to restore the aggrieved parties to the place and station they would have been in – if not for the continuing Bank practices that are in violation of their rights by the practices, actions (and non-actins) and policies of the Banks named in the Complaints?

10- Does the Complainant have the right to **frame the Complaints** – to name the **specified aggrieved parties** – in this case the protected class of black Americans – and to petition for the correction of the injustices perpetrated against the specified aggrieved parties in the specified Neighborhoods in the specified Zip Codes – as has been clearly and repeatedly outlined and named in the RIG Complaints?

11- Does the **FRB** or the named Banks have the legal right to reframe, remake and reconstitute the RIG Complaints to suit its or some other purposes?

12- Are the named Banks duty bound to answer the **Illegal Discrimination Claims** (IDC)s directly, truthfully and completely – as the IDC s are framed?

13- Are not the named Banks - in answers to the IDCs' and Agency questions – duty bound to answer the IDCs' in accordance to the Banks burden shifting duties under the **FHA Final Rule** – that clearly states that pursuant to the Complaint the named Bank is duty bound to

-provide the legally sufficient justification to prove that the practices challenged in the Complaint (IDCs) are necessary to achieve one or more of the Banks' legitimate substantial nondiscriminatory interests – and that these interests – where legitimate – could not be achieved by another practice with a less discriminatory effect

-the legally sufficient justification must be supported with evidence and cannot be hypothetical or speculative

EXAMLPE - where the geographical distribution and physical address reality as outlined in the Complaint manifests that the named Banks' branches – bricks and mortar free standing edifices – are placed outside of the black American Neighborhoods – in Houston and in Dallas and in other markets– this practice of Bank branch placement is what it is. Neither the named Bank – nor the **FRB**- does not get to get around this IDC and physical address reality by such impotent statements as “the Banks retail outlets are within reasonable distance to LMI census tracts”

This statement **does not** answer the Claims: **does not** fulfil the Banks duty under the FHA Final Rule and **does not** correct the injustice and denial of Equal (per capita) Bank branches inside of the black America Neighborhoods in Houston, Dallas and in other markets

-and is not the faithful execution of sworn duties by the FRB and is not the enforcement of the FHA Final Rule in its entirety and in its full and final perfection that the **FRB** is duty bound to enforce.

Does not the law and the faithful execution of sworn duties - calls for a finding of violation of the banking laws – CRA, ECOA and FHA Final Rule, a finding of violation of the Department rules, a finding of violation of the controlling authority of the applicable Court holdings in light of such fact findings?

-and calls for the imposition of **effective Agency enforcement actions** for the remedial correction of these injustices and for the restoration of the rights of the aggrieved parties to the Equal Bank branches per capita –as held in US V Chevy Chase FSB –

-to include the Banks' being barred from filing any Applications – expansionary or otherwise – unless and until the Banks have built the **Equal number** of Bank branches inside of the black American Neighborhoods – and have resolved all of the outstanding Claims in the RIG Complaints.

-and Fines, Sanctions, Penalties, Cease and Desist Orders and Removal Orders of the Banks Board and Management.

13- Are the Banks named in the RIG Complaints protected forever from new Complaints and from new Agency investigations based on past Complaints and past “investigations” – even where the past ‘investigations’ failed to enforce the banking laws – to include the FHA Final Rule – in the laws' entirety and failed to apply the controlling authority of the Court cases?

14-Is the **FRB** not bound by faithful execution sworn duties of supervision to enforce the banking laws in their entirety to place the named Banks in full compliance with all of the components of all of the banking laws and the other applicable laws – with no exceptions and with no waivers?

15- Is not the named Banks” **full compliance** with all of the components of the banking laws, the **full compliance** with the controlling authority of the Court holdings and the **full compliance** of all of the components of the other applicable laws as outlined above

-the sole **standard** to be used by the **FRB** to make the determination to Approve or to Deny the Banks’ Applications filed with the Agency?

And that where the named Bank(s) are not in **full compliance** with all of the components of all of the banking laws and are not in **full compliance** with the controlling authority of the Court holdings and not in **full compliance** with all of the components of the Department rules, of the Civil Rights laws and of the Constitutional rights of Equal Protection and other Constitutional protections – in both the spirit and the letter of the law

The Banks Applications are to be **denied -and remain denied** – unless and until the named Banks have taken concrete and capitalized robust and remedial measures - to include 3rd party review - to place the Bank in **full compliance** with all of the components of all of the banking laws and controlling authority of the Court holdings and Title VIII – 1968 Civil Rights Act and Department Rules.

-that include the **Equal** marketing, promotion and making available the full range of all of the named Banks’ lending and credit products mortgages, home equity business and Community Development Lending – that actually stabilizes and revitalizes the black American Neighborhoods - to the protected class of black Americans

-the building of **Equal** number (per capita) of Bank branches – bricks and mortar free standing edifices; **Equal** numbers of Bank Financed Developments, and **Equal** Bank investments in Community Outreach inside of the black American Neighborhoods – **Equal** to the above Bank investments built and placed in the Anglo Neighborhoods in Houston, Dallas and other markets

-the Equal Bank investments in the advertising to penetrate the black American markets and the Equal Charitable Contributions – as Equal to the named Banks’ investments of same in the Anglo Neighborhoods and to the Anglo Non-Profit Corporations

16 -Are the Banks named in the RIG Complaints **protected forever** from new Complaints and from new “investigations” based on a “Satisfactory” CRA Rating – a Rating that could have been made up to 5 years ago - as the CRA Exams could be 5 years apart?

17- Are the named Banks protected from new Complaints and new Agency investigations between the CRA Exams – no matter how egregious the practices of illegal discrimination become?

The **Renaissance Indexes Group** has the right to have its Questions answered by the **FRB** directly, truthful and completely – as the Rule of Law binds all 3 parties to these

proceedings and as all 3 parties are bound to bargain in good faith and to be in the honest and relentless pursuit of the whole truth.

In the Alternative unless the **FRB** can provide to the **Renaissance Indexes Group** the Letter of Exemption from the United States Congress that the Agency is exempted from the faithful execution of its sworn duties and is exempted from the enforcement of the banking laws and the other laws in their entirety as outlined above - the Complainant is entitled to the direct, complete and honest answers from the **FRB** to the above Questions

-and unless the Banks' named in the Complaints can provide the RIG the Letter of Exemption from the **FRB** that exempts the named Banks from the full and faithful discharge of all of the Banks duties and responsibilities under the banking laws – to include the FHA Final Rule; under the controlling authority of the Court holdings; under the Civil Rights laws; under the Department rules and under the Constitutional laws - Equal Protection Clause -14th Amendment

– the named Banks are legally bound to answer the **Illegal Discrimination Claims** – directly, honestly and completely in accordance to the named Banks duties under the banking laws – to include the burden shifting duties under the FHA Final Rule.

AS the FHA Final Rule allows for no exceptions, waivers or “conditional answers” where the named Banks fail to answer the **Illegal Discrimination Claims** (IDC)s in accordance to the FHA Final Rule

- the **Illegal Discrimination Claims** stands

At some point the nonsensical circularity of the Agency practice of sending the RIG Complaints to the named banks to beg for a ‘namby-pamby’ “response” has to end – and that time is now – as this continuing practice is little more than Agency sanctioned and Agency sponsored **illegal discrimination** perpetrated against the protected class of black Americans by the continuing practices, actions (and non-action) and policies by the Banks named in the RIG Complaints – and by the Agency looking the other way.

Moving forward the **FRB** is expected to do its job: the faithful execution of its sworn duties and the enforcement of all of the components of the banking laws and the components of all of the above laws

IN THE LAW'S ENTIRETY AND IN THE LAW'S FULL AND FINAL PERFECTION

The **Renaissance Indexes Group** – as chief Claimant denied the rights of honest investigations pursuant to the Rule of Law expects the full answers to the above Questions – as in direct, complete and honest Answers from the **FRB** by February 28th 2018. As the RIG has been working with members of the United States Congress to correct these continuing Agency and Bank failings and injustices -

The **Renaissance Indexes Group** – in the free exercise of rights to petition Congress for redress of grievances - respectfully petitions the office of Chairwoman Maxine

Waters to forward this Letter to the Federal Reserve Board, Legal Division and DCCA - with the **Congressional Directive** to Answer the Questions **directly, truthfully and completely** as in YES or NO with all “responses”, “qualifications” convoluted rationales” to be written on a separate sheets of paper-within 30 days – or face Congressional investigations. We are entitled to the whole truth. The FRB cannot knowingly let the member Bank lie to the Agency and the Agency cannot knowingly lie to Congress.

These Members of Congress – the lawmakers with jurisdiction over the **FRB** - are not aware of any **Letters of Exemption** that excuses the **FRB** from the faithful execution of its sworn duties and of the Agency’s sworn duties to enforce all of the components of the banking laws in their entirety and in the laws’ full and final perfection

In The Relentless Pursuit of Justice

Barry Simmons / Chairman
Renaissance Indexes Group
7000 Fonvilla Street – Suite # 2310
Houston, Texas 77074

(713) 294-0570

rendexes@gmail.com

From: Demand Progress [mailto:info@demandprogress.org]
Sent: Tuesday, April 30, 2019 5:50 PM
To: Gruenberg, Martin J.
Subject: [EXTERNAL MESSAGE]Stop the SunTrust/BB&T merger

To Whom It May Concern:

These Americans urge you to oppose the merger of SunTrust Bank and BB&T. They took action with Demand Progress signed on to this language:

"The FDIC must use its power to block the merger of SunTrust Bank and BB&T. This merger will create another mega-bank that will put our financial system at risk, while also costing thousands of jobs across the country. The FDIC can stop this, and must do so."

- Demand Progress

From: [Brad Duell](#)
To: [BankMergerApplication](#)
Subject: [EXTERNAL MESSAGE] Please block the merger of SunTrust Bank and BB&T
Date: Friday, May 03, 2019 3:36:41 PM

I am writing because the merger of SunTrust Bank and BB&T will create another mega-bank that will put our financial system at risk while costing thousands of jobs across the country.

Please block the merger of SunTrust Bank and BB&T.

Thank you.

--

Bradly C. Duell
[KyoteProductions.com](#), LLC
<http://www.kyote.pro>
bduell@kyote.pro
Software Developer / Consultant
V: 480.648.5864

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Monday, May 13, 2019 8:31 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE] I oppose the BB&T-SunTrust Bank Merger and here's why...

This message was sent securely using Zix®

From: Lyle Courtsal Personal email address
Sent: Thursday, May 02, 2019 6:28 PM
To: BankMergerApplication; Lyle courtsal
Subject: [EXTERNAL MESSAGE] I oppose the BB&T-SunTrust Bank Merger and here's why. . .

I oppose the BB&T-Suntrust bank merger. The move to consolidate these two entities will result in a serious job loss, make the economic system more vulnerable to collapse overall, and will deepen recessionary trends in the system presently. Ever since the loss of Glass-Steagall, we have been losing access to credit for micro-, small- and medium scale business with devastating consequences for a huge amount of Americans. What we should be doing is moving capital to the bottom of the economy: small business, essential infrastructure, and survival subsidies for those most unable to care for themselves adequately. This is why I support Keith Ellison's national county-based economic development plan (and I hope he doesn't forget those less fortunate than him and less able to take care of themselves. Sure, public banks are a great idea, but it is the quality and integrity of those managing the money that make sure that no one is left behind.

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Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Monday, May 13, 2019 8:33 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE] Block Suntrust - BB&T mega-merger

This message was sent securely using Zix®

From: sarah [Personal email address]
Sent: Friday, May 03, 2019 10:19 AM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE] Block Suntrust - BB&T mega-merger

Dear FDIC,

Please block the proposed merger of Suntrust and BB&T.

The resulting behemoth would be too big to hold accountable in any real way.

I prosecuted bank and tax fraud in Texas during the S&L crisis, and know a little bit about that.

It would also threaten the stability of the financial system, & would reportedly cost thousands of jobs.

That's neither a good look nor a good reality.

Sincerely,

Sarah McKee
Home address and personal
phone number

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Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Monday, May 13, 2019 8:51 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE] Please block SunTrust Bank and BB&T merger

This message was sent securely using Zix®

From: Rebecca Canright [mailto:rebeccagroovypeace@gmail.com]
Sent: Friday, May 03, 2019 2:14 PM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE] Please block SunTrust Bank and BB&T merger

Hi there! As a college student, I respectfully urge the FDIC to use its power to block the merger of SunTrust Bank and BB&T. I'm worried that it will create another mega-bank that will put our financial system at risk, while also costing thousands of jobs across the country. The FDIC can stop this, and must do so.

The merger would also devastate jobs in communities across America. SunTrust and BB&T have 740 branches within a two mile radius, from Pennsylvania to Florida. The merged bank won't need to have all those branches stay open. In fact, closing numerous branches and laying off thousands of employees is part of the "efficiencies" that they're using to sell the deal.

Thanks for your time and consideration, and for opposing this merger!

Have a great week.

Sincerely,

Rebecca Canright

-

Did you know that hummingbirds, dragonflies, dogs and butterflies can all see in ultraviolet wavelengths? Polar bear feet are furred and covered with small bumps called papillae to keep them from slipping on ice. "One touch of nature makes the whole world kin." -William Shakespeare



Peace, compassion and love for all beings.

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Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Monday, May 13, 2019 8:52 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE] proposed merger BB&T-SunTrust public comment

This message was sent securely using Zix®

From: bob smithfield [mailto:alljoinhands6@gmx.com]
Sent: Friday, May 03, 2019 3:47 PM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE] proposed merger BB&T-SunTrust public comment

Merger of BB&T and SunTrust; Public Comment Period Extended,

Public Comment dated May 03 2019

Public Comment Submitted by Robert Smithfield
Home address and personal
phone number

Dear FDIC,

I am not in any way affiliated with either of the banks of the proposed merger, and I am not an employee of any bank or S&L or organization representing any of these. I am a citizen and employed in the grocery business.

I am using this email address as recommended today, May 03 2019, by an Atlanta FDIC staff member in response to my call to deliver an outline of my reasons for deciding that the FDIC can reasonably and in response to facts about American banking oppose the proposed BB&T-SunTrust merger.

First, let the following introduce one reason to oppose the merger:

"This combination puts together not only a very attractive footprint when you look at demographics, but it also creates a more competitive franchise to compete against much bigger banks," says Brian Klock, an analyst with Keefe, Bruyette & Woods. "Population growth really matters if you are a long-term bank investor," adds Andrew Boord, a portfolio manager at the \$2.9 billion Fenimore Asset Management Small Cap Fund, which counts bank investments as a specialty. "This bank is well positioned." (Feb 7, 2019, 12:41pm, Forbes forbes.com, BB&T And SunTrust's \$66B Merger Underscores A Postcrisis Boom In Florida, Georgia And The Carolinas, Antoine Gara, Forbes Staff)

An attractive investment does not by nature and when regarded historically contribute to a financially responsible, sound, and regionally integrated bank. I believe that at least one other public commenter on the proposed merger has pointed out to the FDIC that a merged bank of the size of the proposed operationally becomes less responsive to the needs of the local communities it serves. Historically, it is also more often the case that a smaller bank with fewer assets that are locally generated by personal and business deposits (and thereby form the practical financial basis for loans, for credit, expansion of the money supply) is also a bank that is more likely (not guaranteed) to be more financially representative of and thereby to function to contribute to the financial productivity and tangible assets of its depositors' communities. The smaller bank has more staff in direct and personal contact with depositors, which contact tempers the banks actions as a lender and enables it to be a public gauge of general community (depositors) financial vigor and integrity. This in turn makes the smaller bank more likely to contribute

useful information about regional economic and financial realities and contributes to regional and national banking system vigor and integrity.

This fact cannot be avoided or regulated out of existence, but it can be mitigated by maintaining human scale organization footprints.

The size of the proposed SunTrust-BB&T merged entity almost promises severe dilution of the daily and continuous long term effective gathering of depositor and loan customer financial vigor and integrity; the lag in communication of this sort of vital financial information has always contributed to financially and economically hurtful outcomes, makes local economies less financially viable, contributes to personal financial and business financial carelessness, constitutes a financial impediment to the depositor communities it serves but does not actually know, and constitutes a potential financial and economic disaster if its lack of contact with community realities enables it to carry on imprudent lending and other operational practices.

My second reason to oppose the proposed merger is that the review and approval process misses the whole point of the operational realities that the merged entity will operate in. The merged entity is not in fact two smaller entities in cooperation, nor it is one larger entity that will think of itself as a smaller bank or as either of its smaller predecessors. It will in fact operate in a new environment formed by the financial communities and business entities; it will be regarded differently by investors and it will be administered in a distinctly altered form from either of its predecessors. So what do we make of the following, from americanbanker.com:

"...There is, however, no reason to sound any alarms.

Over the last 155 years, Congress has constructed and reconstructed an arduous gauntlet for the review and approval of bank mergers. The Dodd-Frank Act significantly raised those hurdles. Every merger either meets those standards and receives approval, or it does not.

Every aspect of the institutions and their proposed merger is relentlessly and painstakingly scrutinized — usually several times by multiple federal and state agencies. Regulators evaluate the safety and soundness of the institutions, the future prospects of the combined entity, the quality of management, the adequacy of capital and liquidity levels, the quality of risk management, the status of any outstanding examination or regulatory issues, the competitive consequences of the combination, the benefits to the communities served, the parties' record of compliance with consumer protection laws, anti-money-laundering standards and fair lending within their communities, and the impact of the transaction on the stability of the financial system."

(February 26 2019 American Banker americanbanker.com, BankThink Criticism of BB&T-SunTrust deal is overblown)

How can it go wrong with all that scrutiny? That begs the question of the history of banks, both regulated and unregulated.

I sum by stating only that whether a grocery store or a bank or a manufacturer, it is the proximity of the people who operate the business with the people who patronize the business that provide the necessary and prudent, effective communications among them of the operational information necessary for mutually productive and mutually beneficial relationships among them. These relationships are as good as regulation ever gets for individuals, businesses and communities. These provide some measure of factual decision making that give individuals, businesses and communities the abilities to change, be productive and endure over historically long periods. It does not matter how many big banks that there are, but it does matter that bigness when it fails has demonstrably more terrible and financially costly consequences than when big mistakes are made by little alternatives.

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Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Monday, May 13, 2019 8:57 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE] FW: Second Comment on Proposed BB&T/SunTrust Merger from Kenneth H. Thomas, Ph.D.
Attachments: BB&T SUNTRUST MERGER Comment by Kenneth H. Thomas, Ph.D. SECOND Convenience and Needs and Antitrust Comment 12.pdf

This message was sent securely using Zix®

From: Ken [mailto:ken@crahandbook.com]
Sent: Saturday, May 04, 2019 1:34 AM
To: BankMergerApplication@fdic.gov.
Cc: kenmia22@gmail.com
Subject: [EXTERNAL MESSAGE] FW: Second Comment on Proposed BB&T/SunTrust Merger from Kenneth H. Thomas, Ph.D.

Please reply that the FDIC received this comment since the previous email address used was incorrect. Thank you.

From: Ken <ken@crahandbook.com>
Sent: Friday, May 3, 2019 7:01 PM
To: dbarr@fdic.gov; david.w.skidmore@federalreserve.gov; Twaun.Samuel@mail.house.gov; comments.applications.@rich.frb.org; BankerMergerApplication@fdic.gov
Cc: Ken@CRAHandbook.com; kenmia22@gmail.com
Subject: Second Comment on Proposed BB&T/SunTrust Merger from Kenneth H. Thomas, Ph.D.

To: FDIC Chair Jelena McWilliams via dbarr@fdic.gov
Federal Reserve Board Chair Jerome Powell via david.w.skidmore@federalreserve.gov
House Financial Services Committee Chair Maxine Waters via Twaun.Samuel@mail.house.gov
Fed merger comments @ comments.applications.@rich.frb.org
FDIC merger comments @ BankerMergerApplication@fdic.gov

Please consider this my formal comment on the proposed BB&T/SunTrust merger.

I would respectfully request that each recipient reply to confirm receipt.

Thank you,

Kenneth H. Thomas, Ph.D.
www.CRAHandbook.com
Phone: 305 663 0100
Fax: 305 665 2203
Email: Ken@CRAHandbook.com

KENNETH H. THOMAS, PH.D

www.CRAHandbook.com

6255 CHAPMAN FIELD DRIVE

MIAMI, FLORIDA 33156

Voice (305) 663-0100

Fax (305) 665-2203

MEMO

From: Kenneth H. Thomas, Ph.D.

To: FDIC Chair Jelena McWilliams via dbarr@fdic.gov
Federal Reserve Board Chair Jerome Powell via david.w.skidmore@federalreserve.gov
House Financial Services Committee Chair Maxine Waters via Twaun.Samuel@mail.house.gov
Fed merger comments @ comments.applications.@rich.frb.org
FDIC merger comments @ BankerMergerApplication@fdic.gov

Date: May 3, 2019

Re: Second Comment Recommending *Approval* of Proposed BB&T/SunTrust Merger
Conditioned Upon Various Regulatory, Antitrust and CRA/Fair Lending Concerns

Please consider this my second formal comment recommending *approval* of the proposed BB&T/SunTrust (“Applicant”) merger *conditioned* upon various regulatory, antitrust and CRA/Fair Lending concerns. Both of these banks have offices near me, although I do not have any personal or business relationships with either bank.

I have commented on most major bank merger in the U.S. since the 1990s, and, rather than protests or challenges, they have all been comments recommending approval *conditioned* upon one or more convenience and needs or similar issues consistent with good public policy. That is once again the case with this current merger where I am recommending conditional approval.

1. Failure of Applicant to Respond to My First Comment that the Federal Reserve Rather Than the FDIC Should Be the Primary Federal Regulator of the Resultant Bank.

My first comment dated March 18, 2019 brought up a very serious regulatory question that was totally ignored in the Applicant’s April 23, 2019 “Submission Addressing Concerns in Comments...” of the subject applications. The fact is they only addressed *selected* concerns.

My first comment recommended an approval conditioned upon the Federal Reserve being the primary federal regulator of the resultant bank. The basis for this recommendation was provided in that comment as well as in the February 13, 2019 *American Banker* BankThink article titled “Fed, not FDIC, should regulate a merged BB&T-SunTrust.”

Applicant’s April 23 submission addressed concerns about seven competitive, service, CRA, Fair Lending, and related convenience and needs issues. Unfortunately, it was totally silent on what is perhaps the most important regulatory issue involving the convenience and needs factor, namely the primary federal bank regulator of the resultant bank.

The Applicant made the decision to select the FDIC as its primary federal regulator. My comment and referenced article documented multiple cases of favoritism by the FDIC towards BB&T, the dominant bank in this merger, so their decision was not a surprise.

For that reason and also because the resultant bank will be, by far, the largest “customer” of the FDIC (to use the Comptroller’s reference to OCC-regulated banks), every compliance and safety and soundness decision the FDIC will make in the future about the resultant bank could potentially adversely impact the convenience and needs of the communities served by the combined bank.

Considering this is perhaps the single most important regulatory issue in this merger, it is shocking that it was not discussed as a priority item in the two public hearings. Perhaps this is why the Applicant’s attorneys decided not to address my comment in their April 23 response?

There is, however, no reason why the FDIC and Fed should ignore my comment if they are truly acting in the public interest in their evaluation of this proposed merger. The FDIC, however, is clearly conflicted in this regard, since my comment and article reach the logical conclusion that the resultant bank is simply Too Big To Regulate by the FDIC. For this reason, it is irrelevant whether or not the FDIC has a full-five member board to issue a ruling on this merger, since they are certain to rubber stamp this deal to result in what will be their largest regulated bank by far.

It is therefore up to the Fed and perhaps concerned members of Congress to make sure the public interest is protected in this deal by insisting on the Fed becoming the primary federal regulator of the resultant bank, as is presently the case for SunTrust Bank. That is why I am copying House Financial Services Chair Maxine Waters.

While the selection of a primary federal regulator has always been a perk to the highly-regulated banking sector, an exception must be made in this instance because of the overriding public good *This is therefore the single most important condition of approval of this merger*. The remainder of this comment will address other relevant concerns.

The Applicant Should Be Required to Disclose its Confidential Competitive Memorandum so the Public has an Opportunity to Independently Evaluate Whether or Not There is an Adverse Competitive Impact of This Merger in Any of the 80 Overlapping Markets

The April 23 letter by Applicant’s attorneys and the application itself repeatedly state that the proposed transaction will not have a substantial adverse effect on competition in any of the Fed-defined 80 banking markets in which there is branch overlap by the merging banks.

Unfortunately, the Applicant’s “Public Memorandum on Competitive Considerations and Statistical Annex” dated March 8, 2019 in the public file does not disclose critical data to properly evaluate whether or not this proposed transaction is in the public interest in terms of relevant antitrust considerations.

Specifically, by only including a list of banks in each of the 80 markets with various deposit weightings and a resultant pre- and post-merger HHI calculation, there is no information on what adjustments, if any, were made for large offices with substantial nonlocal deposits in key markets.

Also, there was no relevant discussion of aggravating or mitigating factors in each market or the impact of other relevant factors unique to each market. Most importantly, there was no information on proposed divestitures in each market in the public filing. All of this critical information is included in the *Confidential Memorandum on Competitive Considerations*.

The Applicant's Public Memorandum on page 3 in footnote 4 acknowledges the importance of properly considering nonlocal deposits in an antitrust analysis:

And because deposits are reported according to "internal record-keeping practices," there is inconsistency across banks for how national or digital relationships should be housed. For example, online and national accounts tend to be booked in large headquarters branches, even if those deposits have no relationship to the local market.

That memorandum further states that:

Finally, both the Board and DOJ have long acknowledged (and the courts have confirmed) that a deposit-based analysis cannot provide an accurate picture of the state of competition in a local banking market if business line or other deposits by customers booked in the market but unrelated to the local market are included in the analysis.

For example, in the Applicant's future home market of Charlotte, the public memorandum reports that Bank of America has a 75.2% totally weighted share of that market (see last column below) with \$160 billion of deposits in 56 offices as of June 30, 2018. Wells Fargo ranked second in market share at 14.6% with 78 offices reporting \$31 billion of deposits, but this includes the former main office of Wachovia Bank (First Union).

This two tables below are excerpted from the two pages in the public memorandum with information on the Charlotte market:

Depository Institutions and Market Share									
Deposits as of June 30, 2018 (\$000)									
Ownership updated for completed transactions to February 8, 2019									
Company	Type	Branches	Share	Total		SBs, S&Ls		SBs, S&Ls	
				Deposits	Share	Weighted 50%	Share	Weighted 50%	Share
2% Thrifts 100%									
Charlotte, NC-SC Fed Banking Market									
Bank of America Corporation	Bank	56	11.89	160,173,659	75.14	160,173,659	75.21	160,173,659	75.21
Wells Fargo & Company	Bank	78	16.56	31,217,331	14.64	31,217,331	14.66	31,217,331	14.66
BB&T Corporation	Bank	62	13.16	5,986,424	2.81	5,986,424	2.81	5,986,424	2.81
Fifth Third Bancorp	Bank	37	7.86	3,098,318	1.45	3,098,318	1.45	3,098,318	1.45
First Citizens Bancshares, Inc.	Bank	41	8.70	2,402,146	1.13	2,402,146	1.13	2,402,146	1.13
SunTrust Banks, Inc.	Bank	27	5.73	1,807,011	0.85	1,807,011	0.85	1,807,011	0.85

Total		471	100.00	213,163,249	100.00	212,969,532	100.00	212,969,532	100.00
BB&T Corporation	Bank	62	13.16	5,986,424	2.81	5,986,424	2.81	5,986,424	2.81
SunTrust Banks, Inc.	Bank	27	5.73	1,807,011	0.85	1,807,011	0.85	1,807,011	0.85
Post Merger		89	18.90	7,793,435	3.66	7,793,435	3.66	7,793,435	3.66
Pre-merger HHI			834.4	5,873.8		5,884.4		5,884.4	
Change			150.9	4.8		4.8		4.8	
Post-merger HHI			985.3	5,878.5		5,889.2		5,889.2	

These combined 134 offices of the two largest banks in this market, also two of the largest in the nation, reported some \$191 billion of deposits totaling about a 90% market share; this averages to about \$1.4 billion of deposits per office. This is a totally unrealistic average office size, which normally is in the \$25 to \$50 million range in smaller markets and in the \$50 to \$100 million range in larger markets like Charlotte, but nothing close to \$1.4 billion.

For example, the 62 offices of BB&T, the third largest bank in the market, with but a 2.8% share, represents \$6.0 billion in deposits for an average office size of \$96 million. Fifth Third ranks fourth with a 1.5% share with 37 offices and \$3.1 billion of deposits for an average office size of \$84 million. First Citizens ranks fifth in market share at just 1.1% with 41 offices and \$2.4 billion of deposits and an average office size of \$59 million. SunTrust ranks sixth in market share at .85% with 27 offices holding \$1.8 billion of deposits with an average office size of \$67 million.

Thus, putting aside the two largest banks in this market, among the two largest in the nation, the average office size of the next four largest banks, including both BB&T and SunTrust is roughly \$80 million. Even if we were to round it up to the highest average office size of \$100 million, this would mean that the estimated local deposits in this market would be \$5.6 billion for Bank of America's 56 offices and \$7.8 billion for Wells Fargo's 78 offices using the average office size for those banks.

Instead of these two giant banks having a combined \$191 billion of local deposits, this would mean something closer to \$13.4 billion. This suggests as much as \$178 billion of the \$191 billion of deposits may be nonlocal deposits based on this methodology. So, instead of Charlotte being a \$213 billion market, making it one of the largest in the nation, it is probably closer to a \$35 billion market based on local deposits estimated in this manner. If this were the case, the merged bank with \$7.8 billion of deposits would be the largest in the market tied with the adjusted Wells Fargo Bank.

If a similar type of nonlocal deposit adjustment was done in the other 79 impacted markets, this would result in a whole new set of HHI calculations which could potentially result in a higher amount of required divested deposits by the Applicant.

The Applicant would, of course, argue that such nonlocal deposit adjustments are inappropriate and that there would be many mitigating factors, such as internet banking, in favor of minimizing any additional deposit divestitures.

Nonetheless, the public should be able to review any such HHI calculations, nonlocal deposit adjustments, mitigating factors, and all other facts of record in the Confidential Competitive Memorandum to make a proper evaluation of whether or not the Applicant is correct in the finding that the proposed merger would not have a substantial adverse impact on competition in any market.

The only alternative available to the public at this time are estimates done by outside parties on proposed divestitures. For example, S&P Global Market Intelligence estimated that about \$1.3 billion of deposit divestitures in 11 MSAs may be required from the regulatory analysis of this deal.

Rather than relying on such outside sources, it would be far better for the Fed to require that the above critical information in the Confidential Competitive Memorandum be available so everyone would have an opportunity to properly evaluate the competitive impact of this merger.

The following table is an excerpt from the above referenced analysis by S&P Global Market Intelligence identifying 11 MSA that may require divestiture following the subject merger:

MSA	Active branches (actual)		Deposits		Divestiture required (\$M)
	BB&T Corp.	Pro forma	BB&T Corp. (\$M)	Pro forma (\$M)	
Virginia Beach-Norfolk-Newport News, VA-NC	42	76	3,206.6	7,328.0	432.1
Winston-Salem, NC	22	32	25,356.2	26,040.7	245.6
Durham-Chapel Hill, NC	13	31	1,327.8	3,576.8	191.3
Macon-Bibb County, GA	6	12	460.6	1,053.4	143.5
Martinsville, VA	4	6	242.6	439.7	95.2
Oxford, NC	1	3	116.0	230.8	67.0
Milledgeville, GA	2	3	120.6	227.0	30.7
Roanoke, VA	10	24	879.3	2,265.5	28.2
Jesup, GA	1	2	47.1	83.8	16.5
Shelby, NC	3	4	165.3	253.2	9.6
Charlottesville, VA	11	16	789.1	1,375.7	1.6
Total	116	208	32,691.3	42,976.5	1,270.4

Data compiled Feb. 7, 2019.
 HHI = Herfindahl-Hirschman Index; MSA = metropolitan statistical area
 Analysis limited to markets where a deposit divestiture may be required post acquisition.
 Data based on the FDIC's June 30, 2018, Summary of Deposits filing and adjusted for completed and announced mergers and acquisitions and any branch openings or closings as of Feb. 7, 2019.
 Branch data collected on a best efforts basis.
 For the purpose of this HHI analysis, banks are weighted at 100%, while thrifts and savings banks are weighted at 50%. A divestiture is required when the total market HHI crosses 1,800 and changes by 200 as a result of the acquisition.
 Post-merger target company's branches are weighted using the buyer's company type; others might employ methodologies that differ from this.
 Source: S&P Global Market Intelligence

The Federal Reserve Should Conduct an Independent Review of BB&T's Most Recent CRA Exam

BB&T's most recent CRA Performance Evaluation (PE) released on May Day 2018 resulted in an outstanding rating, despite the fact that they were once again (during the 2008 exam) found to have engaged in a “substantive violation of Regulation B, which implements the Equal Credit Opportunity Act.”

My previous comment summarized several reasons why the FDIC *inflated* BB&T's current CRA rating from a Satisfactory to an Outstanding one:

1. The above-cited fair lending violation in the exam should have resulted in a one-rating downgrade as was the case in BB&T's 2008 exam and most other FDIC exams, consistent with FDIC examination procedures. However, in an apparent accommodation to its largest “customer,” the FDIC stated that “a downgrade of the CRA rating to less than Outstanding was not warranted” based on the Bank's “CRA performance, extent and impact of the finding, and immediate corrective actions taken.”
2. BB&T received a “high satisfactory” rating on the 50% weighted Lending Test and Outstanding ratings on the 25% weighted Investment and Service Tests. Many banks receiving such a “50-50” ratings mix from the FDIC receive an overall Satisfactory rather than Outstanding rating, because of the importance of the Lending Test, especially when there is a serious fair lending violation.

3. BB&T received an inflated Outstanding rating on the Investment Test, since qualified investments during the Review Period amounted to only 0.7% of total assets, which is below the 1% Outstanding benchmark in The CRA Handbook and below the comparable percentage of many other banks receiving Outstanding ratings from the FDIC.
4. BB&T received an inflated Outstanding rating on the Service Test, since their cited 5,728 Community Development Services is about 2,000 services below the Outstanding benchmark based on my detailed CRA research summarized in my recent CRA reform comment.

The Fed would be in the best position to provide a more objective regulatory evaluation of BB&T's CRA performance, and this should be a condition of approval of the proposed merger. Even with the proper rating of Satisfactory, this would not derail the proposed merger.

However, it would provide an independent and proper public evaluation of BB&T's CRA performance for the subject Review Period and also support the view why the Fed rather than the FDIC should be the primary federal regulator of the resultant bank.

The Federal Reserve Should Conduct a Comprehensive Fair Lending Review of BB&T

It is unprecedented that one of our nation's largest banks, soon to be the dominant bank in the largest bank merger in recent history resulting in our nation's sixth largest bank, would be found in "substantive violation of Regulation B, which implements the Equal Credit Opportunity Act" for *two* recent Review Periods.

For the reasons noted above and in my previous comment, the FDIC would not be able to complete an objective and comprehensive Fair Lending Review of BB&T. This is why the Fed must do such a review, covering those previous Review Periods up to the present time, and then make the results public.

If the Fair Lending Review finds further substantive or other Fair Lending violations, then an additional condition of the proposed merger should be the remediation of these issues and a submitted Fair Lending Plan to avoid those problems in the future.

The Applicant has proposed a "Community Benefits Plan" (see below) to help get this merger approved, but what good are such benefits to the community if they are not provided in a *fair* manner, especially benefits involving lending, the main business of banking.

The Federal Reserve Should Require BB&T and SunTrust to Disclose All Past, Present and Planned Contributions and Other Benefits to Community Groups and Nonprofits as Part of the Evaluation of This Merger

Applicant proposed a "Community Benefits Plan," which reportedly was based on a series of meetings with community group leaders and other efforts. As in the case of previous megamergers, such plans, which are not required by CRA or any other law, are primarily efforts to expedite the merger, a form of WD-40 to help quiet potentially squeaky community groups that might consider protesting the merger. Otherwise, why wouldn't such a plan have been created as part of each bank's past community service and development efforts prior to the merger?

Applicant further stated that they plan to create a Community Advisory Board of such leaders and further engage in “philanthropic giving” as part of this plan. In the spirit of full disclosure and transparency that would be consistent with the GLB Act’s “sunshine” provisions, Applicant should be required to disclose all past, present and especially planned financial and other contributions and benefits to any nonprofits in its market area.

Applicant’s public file contains many supportive letters from community groups and other nonprofits, but how many of those groups received past contributions or have been promised future ones by either BB&T or SunTrust? In fact, the [article about the second and final hearing today](#) noted that some community organizers “spoke of the extensive financial support they have received over the years from the two banks.”

While such community support is to be commended, the FDIC and Fed, as independent decision makers representing the public interest on this merger, must consider the source of commenters, especially those receiving extensive financial support from the Applicant.

Actually, the Fed should have required each community group or person appearing at the Public Hearings to disclose upfront whether or not they have any past, present or future financial or other relationship in the form of such contributions or otherwise with either bank or their affiliates.

The Fed should also compile a list of community groups and coalitions that challenged bank mergers since 2000 to see if any of them are being silent or undecided on this one, considering this is the biggest bank merger since the financial crisis resulting in what will be the nation’s sixth largest bank. The Fed should then determine if their silence or indecisiveness in the present case may be related to the whether or not they or their affiliates or leaders or anyone related to them have benefited from past, present or planned contributions or business relationships.

Once the Applicant has made public its Community Benefits Plan, the Fed should likewise determine which community groups or coalitions or their affiliates are getting any financial or other benefits from this plan, and then determine whether or not they have supported or opposed the merger.

Summary: This Merger Approval Must be Based on the Following Conditions:

- 1. The Federal Reserve rather than the FDIC should be the primary federal regulator of the resultant bank.*
- 2. The Applicant should be required to disclose its Confidential Competitive Memorandum so the public has an opportunity to independently evaluate whether or not there is an adverse competitive impact of this merger in any of the 80 overlapping markets*
- 3. The Federal Reserve should conduct an independent review of BB&T’s most recent CRA exam.*
- 4. The Federal Reserve should conduct a comprehensive Fair Lending Review of BB&T.*

5. *The Federal Reserve should require BB&T and SunTrust to disclose all past, present and planned contributions and other benefits to community groups and nonprofits as part of the evaluation of this merger.*

Good public policy dictates that all of the above conditions must be fulfilled prior to this merger being approved. Otherwise, this proposed merger will NOT be meeting the required Convenience and Needs factor for approval and will certainly NOT be in the public interest.

Stowers



STOWERS MACHINERY CORPORATION

May 3, 2019

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



Ref: BB&T/SunTrust Merger

Stowers Machinery Corporation is the Caterpillar Dealer for east Tennessee. We have had a close banking relationship with BB&T since early 2010, and they have been instrumental in our successful growth coming out of the 2008 recession. Our business is very capital-intensive, with significant investments in rental fleet, new machine inventory, parts inventory, trucks and tooling. BB&T has played a critically important role in our company's growing our revenue over 75% since 2010. Additionally, BB&T financed a major addition and extensive renovation to our headquarters facility.

We have an exceptional relationship with BB&T at every level within the organization. BB&T's merger with SunTrust will add even greater value to what this outstanding organization does to help drive the economy in east Tennessee.

Sincerely,


Wes Stowers
President and CEO

KNOXVILLE

6301 Old Rutledge Pike
P.O. Box 14802
Knoxville, TN 37914
865.546.1414 tel

CHATTANOOGA

4066 South Access Road
Chattanooga, TN 37406
423.698.6943 tel

TRI-CITIES

9960 Airport Parkway
P.O. Box 5599
Kingsport, TN 37663
423.323.0400 tel

CROSSVILLE

215 Interchange Drive
Crossville, TN 38571
931.484.4040 tel

SEVIERVILLE

1825 Veterans Boulevard
Sevierville, TN 37862
865.595.3750 tel



BEAUFORT-JASPER-HAMPTON
COMPREHENSIVE HEALTH SERVICES, INC.

April 29, 2019

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



RE: BB&T and SunTrust Merger

Dear Sir/Madame:

I am writing this letter of support regarding the upcoming merger of BB&T and SunTrust. As the Chief Executive Officer of Beaufort Jasper Hampton Comprehensive Health Services, Inc. (BJHCHS) for the past thirty-nine (39) years, I can attest to the support BB&T has given us over the past 5-6 years since we have had a banking relationship. This is BJHCHS, Inc.'s forty-ninth (49) in providing services to more than 17,000 patients in the three (3) counties that we serve.

As a Federally Qualified Health Center (FQHC) we offer the following services to our patients both on an outpatient & inpatient basis:

- Medical/Dental Services
- Behavioral Health Services
- Women, Infant & Children (WIC) Services
- Nutrition/Diabetes Education Services
- Pharmacy Services
- Ryan White Medical & Support Services
- Radiology Services
- Migrant/Seasonal Agricultural Worker Health Services
- Satellite Campus to A.T Still Medical University
- Outreach & Insurance Enrollment Services
- School Based Health Services (SBHC)

Over the forty-nine (49) years of delivery service to our patients, I can attest to the business and the economic impact \$21,000,000 annually, of having BB&T as our bank.

On a more personal note, I am a 1969 graduate of North Carolina Agricultural & Technical State University (NCA & T). I am very proud of the fact that BB&T is a sponsor and acquired the 15-year naming rights to A & T Stadium 27,769 seating capacity in Greensboro, North Carolina in June 2018.

A&T is the largest historically black college and university (HBCU) in the country. I return every year for the past twenty (20) consecutive homecomings.

This event is affectionately called the, GHOE, which means the "Greatest Homecoming on Earth" nationally.

We wholeheartedly endorse this merger which I feel will enhance the growth of our community and services to our patients, as well as other historically black colleges & universities (HBCU) as a model for other banks and financial institutions to follow.

With kind regards,



Roland J. Gardner
Chief Executive Officer
BJHCHS, Inc.

cc: Lonnie McIntee, Chief Financial Officer, BJHCHS, Inc.



May 2, 2019

Mr. Adam M. Primer:

On December 24, 2015 I ran into a young lady by the Name of [Personal/other]. [Personal/other] she was a kid young lady I knew from when she was a cashier at Wal Mart. I knew her for about 6 years. Ms. [Personal/other] wanted me to open up accounts with her at BBT. She was like come on you know me. I will take care of you. I felt bad because I had already opened up accounts at Wells Fargo a bank she used to work for. I ran into Ms. [Personal/other] in Feb. of 2016 and decided to open accounts with her. Ms. [Personal/other] got me into the worst bank I have ever been a part of. I have been following BBT for over 3 years now on Facebook, consumer affairs and other sites. I didn't know why I was treated so bad by a person I thought was my friend. BBT came into Pennsylvania and ruined 2 banks Nov. 2015 Susquehanna bank and in July of 2016

National Penn Bank, I read how people were being treated by BBT, They were talking about how their old banks treated them so great, when BBT took over the problems began, I can't believe for one minute that BBT's CRA could be outstanding, So it's OK for BBT to steal money from their clients and invest in the community? My 3 years of following BBT most of the comments were negative, clients being treated in the worst way possible, I had a issue on the morning of April 17, 2016, when I logged into my account I seen another persons account balance and numbers, Another thing BBT did was opt me in to overdraft fee protection, when I never did, told them to, This is how BBT trips their clients off, I can't believe that you will allow two banks to merge that are equally wrong to their clients, I don't believe one word that's said on Page 3 of what BBT has to say I have never been a part of such a crooked bank like BBT, In November of 2016 I filed a complaint against BBT and MS, Personal/other And Ms, Personal/other

Starts to follow me around showing up at places where I am at. There are so many things about BBT that are wrong its not funny. I seen first hand what happens when BBT take a bank over. They Run them. What does BBT do to their employees? Personal/other

Personal/other says she was Bullied AND Harrassed. She reached out to upper management HR, Opps Specialist about her feelings and was told her feelings were a copout straight from the words of a leader. She goes on to say that BBT spend a little less time on selling and lying to clents and a little Personal/other more time on actually Running a bank. But Personal/other

Personal/other would chime in and say you cant believe everything you read online. To Mr. Personal/other

Personal/other the "outage" on Feb 22, 2018 was a minor inconvenience. But Read the newspapers when this happened. They called it a massive outage. The ATM'S are a problem with BBT. You attempt to deposit money and when you tell the ATM you are done the ATM crashes and you have a difficult time getting your money back. I have also read of people not getting the money requested

But the money would be taken from your account. Again you would need to fight to get your money back. Ask Personal/other OP Fox 43 in York PA about the stories she has done. You could also go to Youtube and type BBT OVERDRAFT FEES and you will see my interview with Jackie. I didn't know very much about the banking system until I opened accounts at bbt with Ms. Personal/other. I didn't know that you can't get a class action law suit against a bank because they hide behind arbitrators. I thought that FDIC only insured your money. But they also are the primary Federal Regulator of BBT. I tried to complain to them about the merger but they just passed it to the CFPB. I can only think what I know about BBT Bank only scratches the surface of fraud that BBT does to their clients. The co-owner of the BBT Financial Center property has been convicted of mail and wire fraud. I have already sent all my proof down to the Atlanta Regional Office of the FDIC

Sincerely
Mr. Altland

e

OF SOUTHEAST VIRGINIA

April 2, 2019

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

REC - DAM/DOF
Atlanta Regional Office

2019 APR 16 PM 12: 02

Received

Dear Sir/Madam:

The Boys & Girls Clubs of Southeast Virginia and the SunTrust Foundation have been working collaboratively in the Hampton Roads community since 2011. The Boys & Girls Club mission is to enable all young people, especially those who need us the most, to reach their full potential as productive, caring, responsible citizens. We provide a world class Club experience that assures success is within reach of every young person who enters our doors, with all members on track to graduate from high school with a plan for the future, demonstrating good character and citizenship, and living a healthy lifestyle.

With support from the SunTrust Foundation, the Boys & Girls Clubs of Southeast Virginia is able to provide afterschool and summer programming to over 2,700 members annually at our 11 locations. All youth ages 6 to 18 years of age are exposed to our programs that encompass the five key program areas of character & leadership development, education & career development, health & life skills, fitness & recreation, and the arts.

In addition, the SunTrust Foundation has funded our Youth of the Year Scholarship Program, which provides support for post-secondary education for one young leader every year based on academic success, writing, and public speaking skills.

Mark Johnson, Vice President & Community Development Manager, SunTrust Bank, has been instrumental in the lives of our young leaders that extend well beyond financial support of the organization. Mark has recruited numerous mentors and volunteers to enhance our programs and has even served as a role model himself.

It is our hope that the merger between two great organizations will only strengthen our relationship and will impact even more young leaders in our area.

From: [Sheila Smith, CEO](#)
To: [BankMergerApplication](#)
Subject: Public Comments Re. Merger of SunTrust and BB&T
Date: Thursday, April 18, 2019 1:44:59 PM

I am pleased to provide comments in support of the merger between SunTrust and BB&T. As a nonprofit organization in Broward County, we have worked closely with SunTrust for over a decade. SunTrust is deeply committed to and invested in Broward County and to providing opportunities that will enhance the well-being of all of its residents.

SunTrust is active in our community, and its partnership with 2-1-1 Broward is highly valued and trusted. 2-1-1 is a 24-hour health and human service, crisis, and suicide prevention helpline. This vital service offers a gateway for residents in need to find support and connect with the services that can help them. Over the last decade, we have worked together with SunTrust in three key ways:

1. The SunTrust Foundation provides annual financial support for 2-1-1 services. These contributions help to ensure that we can respond to the needs of every resident who calls 2-1-1 for help.
2. SunTrust has provided leadership to our organization as a member of our volunteer Board of Directors. David Ross, SVP & Relationship Manager, Not-For-Profit Banking, serves as an Officer, currently as Vice Chairman and previously as Secretary. His valuable perspective has led to a deeper partnership between 2-1-1 Broward and SunTrust and to new efforts to improve the well-being of Broward County's residents and communities.
3. 2-1-1 Broward uses SunTrust exclusively for its banking needs. SunTrust understands the unique needs of nonprofit organizations, and our ability to personally know our bank representatives is refreshing and unusual. SunTrust's team members reflect a corporate commitment to the community. They are helpful, responsive, and offer a level of customer service and support that is second to none.

It is not often that a corporation as large as SunTrust demonstrates such a high level of commitment to the local community and becomes engaged in direct, meaningful ways. SunTrust values all sectors, including nonprofit organizations and the people we serve. The contributions we make together ensure a more sustainable community, and we look forward to continuing to work together in the years to come.

Sheila J. Smith, President/CEO



250 NE 33rd Street
Oakland Park, FL 33334

Office: 954-390-0493
Cell: 954-729-8102

From: [Sam Diller](#)
To: [BankMergerApplication](#)
Subject: SunTrust and BB&T Merger
Date: Thursday, April 18, 2019 2:27:25 PM

Dear Reviewers:

On behalf Little Haiti Housing Association, Inc., doing business as the Haitian American Community Development Corporation (HACDC), please accepted these emailed comments as being in support of the merger of SunTrust Bank with BB&T.

Since its incorporation as Little Haiti Housing Association by community stakeholders in 1987, HACDC has been committed to using the provision of affordable housing, and other community building programs, as a means of promoting wealth and asset building for south Florida's Haitian-American residents. To date over 550 families have purchased their first home with the direct and intensive involvement of HACDC staff. The net value in today's market for these client owned homes is conservatively estimated to be more than \$110M. This investment in predominately low and low-to-moderate income census tracts would not have been possible without the support, participation and investment by HACDC's banking partners.

HACDC is grateful for the partnerships it has established with both SunTrust Bank and BB&T. Both banks are, and have been key supporters of HACDC. They do so because of their institutional commitment to being responsible citizens and neighbors, but equally because of the individuals who work at these institution. HACDC has worked for decades with key members of both SunTrust Bank and BB&T teams.

At present a key member of the Board of Directors is an employee of SunTrust Bank who is working tirelessly, as a volunteer, to make HACDC a stronger organization. SunTrust Bank has also provided HACDC grants to support its programs and operations. While the relationship with SunTrust Bank is a newer relationship for HACDC, its relationship with key members of the SunTrust team span decades. Based on the integrity of these individuals, and their demonstrated commitment to equitable investment and community development, HACDC is more than confident that their merger with BB&T will be a great benefit to our community and those we serve. For many years BB&T has been a key lender to HACDC clients who purchase their first home. We expect to see this continue after the merger with SunTrust Bank.

If there are any questions about the work we have done and are doing with either SunTrust Bank or BB&T, please do not hesitate to contact me at this email address or by phone at my direct number below.

Sincerely,

Samuel Diller, Executive Director
181 NE 82nd Street Miami, FL 33138
Direct Phone #: 786.230.3779

From: [Romney C. Rogers](#)
To: [BankMergerApplication](#)
Cc: [Bill Rogers](#); [Margaret Callihan](#); [Ellen M. Fitzsimmons](#); [Shawn Sackman](#)
Subject: SunTrust & BB&T Merger
Date: Saturday, April 20, 2019 4:19:14 PM

This e-mail is in support of the pending merger of SunTrust Bank and BB&T.

I have had the privilege of being a Bank Director of SunTrust Bank for over 20 years. My position was originally on the Board of the unit bank for South Florida which later became an advisory board position.

I have also had the privilege of doing legal work for both SunTrust and BB&T and therefore have been able to observe both bank cultures.

Based on these various experiences I can endorse without reservation this pending merger of equals. From my experiences and observations in South Florida, these two banks bring similar cultures and different strengths to the table that will benefit the public.

Both banks are customer focused and have been most successful in different lines of business. For instance, BB&T excels with their small business lending in the space under ten million dollars where SunTrust seems to excel on the lending space from ten million and up.

Both banks are very community minded in both their sponsorships to non profits and their CRA lending. I have observed this from my positions as Chair of the Greater Fort Lauderdale Chamber of Commerce and as a City of Fort Lauderdale Commission for nine years.

In summary, I am enthusiastically supporting this bank merger between SunTrust Bank and BB&T!

Romney C. Rogers
Rogers, Morris & Ziegler LLP
1401 East Broward Blvd. suite 300
Fort Lauderdale, FL 33301
954-462-1431

From: [Catherine Haga](#)
To: [BankMergerApplication](#)
Cc: [Garman, Melanie](#); [Gamoneda, Luis](#); [Mariana Furchi Sly](#)
Subject: [EXTERNAL MESSAGE]FW: Follow up/Letter of Support
Date: Monday, April 22, 2019 11:43:18 AM

To Whom it May Concern,

Speaking on behalf of Junior Achievement of Greater Miami, Inc., I would like to go on record, and voice support of the BB&T/SunTrust merger currently under consideration.

SunTrust, and its employees, have been outstanding partners, and supporters of Junior Achievement in South Florida for over 30 years. The bank invests in Junior Achievement with governance on our board of directors, monetary support to allow Junior Achievement to purchase classroom curricula supplies, and by allowing its SunTrust employees 'paid time off' from work, to go to local schools on behalf of Junior Achievement. SunTrust employees teach Junior Achievement's financial literacy and workforce preparedness to thousands of South Florida students on an annual basis.

It is truly our hope that a merger between BB&T and SunTrust will substantially elevate the bank's level of community involvement, and allow an even greater number of their employees to work towards Junior Achievement's mission of empowering young people to own their economic success. The power of two, in this case, SunTrust and BB&T, together, will make more of an impact than either could have achieved on its own.

Should you need any additional information, please do not hesitate to reach out.

Sincerely,

Catherine Haga | President
Junior Achievement of Greater Miami, Inc.
301 71st Street | Second Floor | Miami Beach, FL 33141
O: [305-687-3977](tel:305-687-3977) | C: [305-790-4209](tel:305-790-4209) | chaga@JAMiami.org

Junior Achievement | 100 YEARS. 100% READY®
Empowering young people to own their economic success since 1919.

From: [Gray, Steven](#)
To: [BankMergerApplication](#)
Cc: [Gray, Steven](#)
Subject: [EXTERNAL MESSAGE]BB&T Merger Comment
Date: Monday, April 22, 2019 10:28:05 AM

AstenJohnson is a privately held global Corporation located in Charleston, SC. We utilize a number of U.S. banks, including BB&T, to provide funding via a Revolving Credit Facility. Over a number of years we have had a positive experience dealing with BB&T as a banking partner. I wanted to reach out and provide a customer comment that we are satisfied with the quality and service that BB&T delivers to AstenJohnson.

Thanks,

Steven D. Gray
Chief Financial Officer
AstenJohnson
4399 Corporate Road
Charleston, SC 29405
Direct: 843-202-6263
Cell: 843-412-2329





**Junior
Achievement**
of Southwest Virginia



Work Readiness | Entrepreneurship | Financial Literacy
April 9, 2019

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

Dear FDIC Board,

RE: SunTrust Bank's impact on Junior Achievement of Southwest Virginia programming.

I am writing today on behalf of the Junior Achievement board and staff to provide comments in support of the work SunTrust has done to endorse financial literacy and economic development in Southwest Virginia.

In the world of banking there are multiple changes of personnel and over the past six years the mergers in our region keep the public on high alert about new services and new bank names.

It has been Junior Achievement of Southwest Virginia's pleasure to have had a partnership with SunTrust for well over nineteen years. This partnership has solidified our mission to empower young people to own their economic success and provided much needed funding to present several of our twenty-five program offerings.

These are a few partnership highlights:

- JA has had the good fortune of having a compassionate SunTrust Portfolio Manager serve on the board of directors for ten years. In his time with our agency he has taken on leadership roles for, treasurer, fund drive chair, student impact chair and board chair. His vision and connections to the region have been phenomenal and he is the best ambassador for JA in his travels year-round and teaching in the JA classrooms.
- In a given year SunTrust would have 20 employees volunteer to teach a JA class in grades K-12.
- The area elementary schools have participated in summer enrichment experiences and SunTrust has been available to teach four of the ten sessions in one week that explores banking services and careers, in addition to the value of money and creating budgets. This program 5-5-5 exposes rising 5th graders to five career paths in five days.
- Two large commitments from SunTrust ensured that the JA programs for K-12 were robust. The first gift came as a result of SunTrust c-suite personnel placing JA's name in a pool of non-profits meeting the criteria for the "Lighting the Way" Award. This award was a grant of \$25,000 to promote financial literacy through the JA Finance Park Virtual. The funds were used to increase the number of underserved students receiving valuable money management lessons. The result was reaching every 7th grader in the Roanoke City School System. This led to 875 students having an opportunity to work through what a month's household budget can look like and the

Received
 2019 APR 16 AM 11:57
 FDIC - OPM/DCP
 Atlanta Regional Office

tough choices that have to be made. Do I pay off my Target charges or pick up the needed medicine for my ear ache? It means you have to prioritize the bills you pay and look at the interest rates or penalty you are subject to paying. Thirteen lessons are taught by the teacher and SunTrust made guest appearances on the subjects of investments, loans and insurances. This JA program concludes with four hours of simulation that was the ideal time for SunTrust representatives to walk around the computer lab to check on the math skills of students as they come to the realization that the adults in their household have a challenge.

- The second major commitment comes from SunTrust Foundation to support JA's annual fund drive campaign to provide year-round instruction throughout a seven-county area. Our JA offices has been the recipient of \$64,465 in support since 2000. This particular funding was to ensure JA is reaching the schools with a large percentage of their enrollment participating in the free or reduced breakfasts and lunch programs.
- SunTrust employees have put teams into two of our special events: Party in the Alley bowling in the winter months and JA Par for the Kids golf tournament in the Spring. Funds raised by SunTrust from these two events since 2000 are approximately: \$16,500
- SunTrust Bank was the Presenting Sponsor for our stellar Business Hall of Fame 27th and 28th annual event. This event is labeled the biggest night in business and the evening is centered around saluting two Laureates and an Entrepreneur of the Year. The average attendance of this event is 350 guests and it is the one evening set aside to honor leaders of the free enterprise system and provide youth with stellar role models. It is the opportunity to support JA's continued mission to teach students personal finance, workforce development and entrepreneurship.

Induction into the Southwest Virginia Hall of Fame is a prestigious business award. Laureates are chosen by a committee of business peers, based upon criteria that they have outstanding leadership in their industry and have played a significant role to enhance the quality of life in southwest Virginia. The Presenting Sponsor receives great media exposure for ensuring a positive business climate at the same time encouraging young people to pursue business in our region and ultimately become more familiar with the service that SunTrust provides.

In summary SunTrust Bank continuously responds to the financial well-being of our community and JA's program growth. The bank provides the shining light JA needs on what can appear to be a most daunting task in the existence of a non-profit. Whatever changes occur in 2020 with the name and services after the merger with BB&T, I hope there remains a compassion for embracing our future workforce and upholding positive money management skills.

Cordially,



Katherin A. Elam
President

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 7:52 AM
To: Eike, Kathy
Subject: FW: March 21, 2019 - Proposal by BB&T Corporation To Acquire SunTrust Banks, Inc. and its Subsidiary

-----Original Message-----

From: Steve W. Wrigley [mailto:Steve.Wrigley@usg.edu]
Sent: Thursday, April 18, 2019 2:42 PM
To: BankMergerApplication
Subject: March 21, 2019 - Proposal by BB&T Corporation To Acquire SunTrust Banks, Inc. and its Subsidiary

The University System of Georgia and SunTrust have worked together for many years, as business associates and community partners. We have met with SunTrust leadership to discuss the merger and believe the strong relationship will continue after the merger. SunTrust shares deep roots with many of our institutions in communities and has supported our student success efforts in multiple ways. We believe the merger will only enhance these relationships and we look forward to many years of working to improve education and quality of life in Georgia.

Thank you.

Steve Wrigley

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Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 7:57 AM
To: Eike, Kathy
Subject: FW: Letter of Support for SunTrust Bank from Florida Housing Coalition
Attachments: SunTrust Bank- Merger Support Letter.docx.pdf

This message was sent securely using Zix®

From: Johnitta Wells [mailto:wells@flhousing.org]
Sent: Thursday, April 18, 2019 5:03 PM
To: applications@rich.frb.org; BankMergerApplication
Cc: 'Tammy Paycer'
Subject: Letter of Support for SunTrust Bank from Florida Housing Coalition

Good Afternoon-

Please find attached a letter of support for SunTrust Bank from the Florida Housing Coalition. Thank you.

Johnitta Wells

Conference and Communications Manager

[Florida Housing Coalition](#)

Ph: 850-878-4219

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PRESIDENT/CEO
Jaimie Ross

April 18, 2019

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

RE: Letter of Support for SunTrust Bank

Dear Federal Deposit Insurance Corporation:

The Florida Housing Coalition, established in 1982, is a nonprofit, statewide organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment. FHC carries out this mission recognizing that affordable housing is an integral part of community revitalization and economic development.

SunTrust Bank has been committed to the Florida Housing Coalition's mission as a Partner for Better Housing for more than a decade. As a Partner for Better Housing, SunTrust has provided funding support for FHC's essential work in the low- and moderate-income communities, which otherwise could not be done. Sun Trust provides minimum financial support of \$10,000 per year. And frequently augments that support for special projects.

Over the years with SunTrust Banks' assistance, the Florida Housing Coalition has been able to carry out its mission to match affordable housing advocates with the funding and guidance they need. SunTrust Bank's sustained support has allowed FHC to apply our proven track record in training and technical assistance to the revival of the SHIP program, ending homelessness, operation of land banks and CLTs, and development of educational materials for affordable housing advocates. Without partners such as SunTrust Bank, these and many more pieces critical to establishing sustainable affordable housing policy in Florida would go unfunded.

It is with deep appreciation that we recognize SunTrust Bank for the efforts to continue to ensure all Floridians the access to safe and affordable housing.

Sincerely,

Jaimie A. Ross
President/CEO

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 8:01 AM
To: Eike, Kathy
Subject: FW: On Behalf of Jennifer O'Flannery Anderson - SunTrust & BB&T Merger
Attachments: JOA Letter - SunTrust & BB&T + NSU SIGNED 4.17.19.doc.pdf

Importance: High

This message was sent securely using Zix®

From: Allison Shambora [mailto:ashambora@nova.edu]
Sent: Thursday, April 18, 2019 5:09 PM
To: BankMergerApplication
Cc: Allison Shambora
Subject: On Behalf of Jennifer O'Flannery Anderson - SunTrust & BB&T Merger
Importance: High

Good afternoon,

On Behalf of Jennifer O'Flannery Anderson, please see the attached letter in support of the SunTrust merger with BB&T, supporters of our community and a wonderful partner with Nova Southeastern University (NSU).

Please confirm that you received this, and let me know if you have any questions.

Have a great night!

Best, Allison

Allison Shambora

Associate Director

Advancement and Community Relations

Office (954) 262-2025 | **Cell** (954) 203-0763

ashambora@nova.edu

nova.edu

NOVA SOUTHEASTERN
UNIVERSITY | **NSU**
Florida

JENNIFER O'FLANNERY ANDERSON, Ph.D.

Vice President for Advancement and Community Relations

April 18, 2019

Federal Deposit Insurance Company
BankMergerApplication@fdic.gov

To Whom It May Concern:

I wanted to share my support of the SunTrust merger with BB&T. Both banks have been long-time supporters of this community as well as many not for profit organizations. SunTrust is a wonderful partner especially with Nova Southeastern University (NSU), and we are grateful for our relationship with them. SunTrust has always seen the value of higher education and investing in the next generation of business and community leaders.

With shared mutual values, SunTrust and NSU are deeply committed to the economic vitality of our community. Through their very generous support, SunTrust and the SunTrust Foundation established an endowed scholarship for undergraduate students with financial need and who are the first generation college students. SunTrust is not only helping students, they recognize the impact this has on generating economic sustainability in our community. In addition, SunTrust has been a loyal supporter of scholarships for NSU's student athletes further demonstrating their commitment to both higher education and the community.

We are grateful for the support and service they have provided to us. We believe this merger will afford SunTrust the continued opportunity to play a meaningful role in the community.

Sincerely,



Jennifer O'Flannery Anderson, Ph.D.
Vice President for Advancement & Community Relations
Nova Southeastern University



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

Dear FDIC, Atlanta Regional Office;

On behalf of the West Virginia Alliance for Sustainable Families (WVASF), I would like to offer our support of the BB&T - SunTrust Merger. We are proud to collaborate with BB&T and are grateful for the bank's continued support of our mission "to improve economic security for low-to-moderate income families through awareness, advocacy and education".

WVASF understands that SunTrust will soon be acquiring BB&T. We are confident that this merger will serve to strengthen the community, via enhanced outreach to vulnerable West Virginia families. BB&T has been a valuable partner and supporter of the WVASF as we strive to provide services strategically designed to break the cycle of poverty by providing community members research indicated Financial Education to facilitate long-term behavior changes – that result in stronger communities and a better quality of life.

The support of BB&T over the years has allowed the WVASF to expand our Earned Income Tax Credit outreach efforts to educate 15,777 of the most vulnerable population living within our community about the importance of filing federal income tax returns to take advantage of this valuable credit. By receiving this credit tax filers are able to save, invest, and create a safety net for emergency situations that may arise.

In summary, the WVASF is in full support of the BB&T / SunTrust merger. Please let me know if you have questions I can answer. I appreciate having the opportunity to comment on the intended merger.

Sincerely,

A handwritten signature in blue ink that reads "Jennifer Thacker". The signature is fluid and cursive.

Jennifer Thacker
Executive Director

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 8:02 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE]Support of the Suntrust/BB&T merger

This message was sent securely using Zix®

From: Douglas Ward [mailto:dougward7@gmail.com]
Sent: Monday, April 22, 2019 8:59 AM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE]Support of the Suntrust/BB&T merger

I am emailing my support of the upcoming merger between SunTrust and BB&T banks.

My company has banked with Suntrust for many years and we are quite pleased with the service they provide. Creating a stronger Suntrust through this planned merger of equals will only improve our ability to grow with Suntrust/BB&T in the years to come. Their increased scale and ability to create synergistic service improvements will also provide their current and future customers with the features and benefits needed for companies like us to stay efficient in the competitive US landscape.

Thanks for your consideration.

Best Regards

Douglas J Ward
President
Geo Global Partners/OASE
201-693-5449
1727 old Okeechobee Rd
West Palm Beach FL 33409

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Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 8:03 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE]BB&T SunTrust Merger
Attachments: HOPE, Inc. letter-SunTrust BB&T Merger.pdf

This message was sent securely using Zix®

From: Keenya Robertson [mailto:Keenya@hopefhc.com]
Sent: Monday, April 22, 2019 12:17 PM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE]BB&T SunTrust Merger

Good afternoon-

Please find attached HOPE, Inc.'s letter regarding the BB&T/SunTrust merger.

Respectfully Submitted,

Keenya J. Robertson
President & CEO

Housing Opportunities Project for Excellence (HOPE), Inc.
Fair Housing Center
11501 NW 2nd Avenue
Miami, FL 33168
305-651-HOPE [4673]
305-759-7755 Alternate Line
305-759-2440 fax
www.hopefhc.com

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HOPE, Inc.

Housing Opportunities Project for Excellence, Inc.

11501 NW 2nd Avenue, Miami, FL 33168
Phone: 305-759-7755, Fax: 305-759-2440

April 18, 2019

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

Re: SunTrust/BB&T Merger

To Whom it May Concern:

I am writing regarding SunTrust Foundation's generous support of the programs and services of Housing Opportunities Project for Excellence (HOPE), Inc. HOPE is a non-profit organization missioned to fight housing discrimination in Miami-Dade and Broward Counties and ensure equal housing opportunities throughout Florida. SunTrust has embraced our mission and overall goal of equal housing opportunity by supporting our efforts to provide fair housing and fair lending education to Miami-Dade and Broward County residents.

As a repeat recipient of financial support for our programs and services, we are one of the many partnerships maintained by SunTrust in our communities. A SunTrust team member is a long-serving and valued member of our Board of Directors, providing many years of experience in non-profit board governance and leadership.

Both SunTrust and BB&T have supported our annual Fair Housing Month symposia have expressed commitment to, and invested in, the communities we serve. We look forward to them becoming an even more active community partner and maintaining a mutually beneficial relationship. Thank you for the opportunity to share the foregoing comments.

Respectfully Submitted,



Keenya J. Robertson
President & CEO

3400 Parkwood Avenue
Suite A, 2nd Floor
Post Office Box 877
Brunswick, GA 31521

912.265-1850, Office
912.265-1855, Fax



United Way of Coastal Georgia, Inc.

e

Received
2019 APR 18 AM 11:25
FDIC - CRW/DCP
Atlanta Regional Office

April 12, 2019

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

Re: SunTrust Bank/BB&T merger

To whom it may concern:

I am writing to express my sincere gratitude for the impactful community service work of SunTrust Bank in Glynn County, Georgia. SunTrust Bank has supported the mission of the United Way of Coastal Georgia by providing volunteers, donors and advocates to tackle some of the community's most pressing issues. They have been a generous community partner and we are grateful for their presence in our community.

We appreciate the legacy of service driven by the SunTrust brand and are looking forward to the opportunity to see SunTrust and BB&T united in a merger of equals. Their combined cultures of philanthropy and service would be a benefit to our local community and would have impact for years to come.

Sincerely,

Virginia W. Brown
President and CEO
United Way of Coastal Georgia

C



April 15, 2019

Mr. Michael J. Dean
Acting Regional Director
FDIC Atlanta Regional Office
10 Tenth Street, NE
Suite 800
Atlanta, GA 30309

Subject: SunTrust-BB&T Merger

Dear Mr. Dean,

Please accept this letter on behalf of Havertys' support of the SunTrust/BB&T merger announced earlier this year. Havertys has had a long-term relationship with SunTrust as our primary bank for over 25 years. SunTrust served as the lead on our secondary stock offering in 1993 and acted as agent on other capital projects. We have maintained our asset backed line of credit with SunTrust for over a decade. We have been actively involved in numerous local community charity organizations which SunTrust has also supported during these years. Havertys and SunTrust have been partners in nearly all our banking in the seventeen years that I have served as Havertys' CEO.

We are aware of the fine reputation of BB&T in the markets that we serve. We have included BB&T in our past loan agreements, and they were a major part of our loan agreement in 2002-2005. We have maintained banking arrangements with BB&T in certain markets that we operated.

I feel that the SunTrust/BB&T merger will create a stronger bank for serving Havertys and our customer base in the 83 cities in 16 Southern, Mid-Atlantic and Mid-South states. Our understating of the merger is that the combined bank will be able to provide better service levels and faster response to all banking issues for Havertys and the communities we serve, because of the increased efficiencies and significant investments in important IT enhancements.

We have very close connections with the SunTrust leadership team through business relationships and through the myriad of not-for-profit community projects that SunTrust supports. We believe that the stronger combined bank will continue to support our communities with on-going strengthened support in the years ahead.

Sincerely,

Clarence H. Smith
Chairman, President and Chief Executive Officer

/rlm

Received
2019 APR 18 AM 11:24
FRED - CHIEF OF STAFF
Atlanta Regional Office

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 8:07 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE]Suntrust Support

This message was sent securely using Zix®

From: Torry Holt [mailto:torry@holtbrothersinc.com]
Sent: Monday, April 22, 2019 2:11 PM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE]Suntrust Support

To Whom It May Concern,

Congrats on the merger! We look forward to continuing our partnership with Suntrust & BB&T. Suntrust has played a big role in our success at Holt Brothers Inc. Holt Brothers Foundation is very active helping young kids with a parent battling CANCER. Suntrust resources and presence sets the tone for our community leaders to join. On a personal note, I've had a tremendous experience with Suntrust and my family has learned a lot. So, with that being said I SUPPORT SUNTRUST and ALL they do in our community.

Have a good week.

Thanks,

TORRY HOLT
VICE PRESIDENT / HOLT BROTHERS INC.

T 919.787.1981
@BIGGAME81

VISIT US >> [421 FAYETTEVILLE STREET, SUITE 1300, RALEIGH NC 27601](#)

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Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 8:08 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE]BB&T and SunTrust Merger

This message was sent securely using Zix®

From: Stephen Wendell [mailto:stephenwend@gmail.com]
Sent: Wednesday, April 24, 2019 9:01 AM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE]BB&T and SunTrust Merger

Hello,

I am CEO of [Mountain Shore Properties](#), a multi asset class real estate development company. BB&T has been our preferred lender for as long as I have been with the company and the relationship has existed starting with my father for decades. While our relationship originated in West Virginia, BB&T's lending capabilities have allowed us to develop projects from Pennsylvania down to Florida and almost everywhere in between. We have developed hotels, single- and multi-tenant office buildings, industrial buildings, mixed-use apartment/retail buildings and single-family homes in 25+ cities across 8 different states. The motto of our company is "Patient, Diligent, Committed...Developing Properties that Create Enduring Value for Communities and our Investors". Our relationship with BB&T has allowed us to do just that. Each of our projects has been a financial success and has provided a positive impact to the community in which it was developed. We look forward to doing more business with BB&T after the merger has been completed.

Best,
Stephen

--
Stephen Wendell
CEO, Mountain Shore Properties, LLC
General Counsel, VIM, Inc.
(843) 270-2096
www.mountainshoreproperties.com

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Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 8:10 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE]Letter on behalf of Cornerstone
Attachments: 2019.04.24 Cornerstone ltr RE BB&T.pdf

This message was sent securely using Zix®

From: Tara Sizemore [mailto:tara.sizemore@nelsonmullins.com]
Sent: Wednesday, April 24, 2019 2:18 PM
To: BankMergerApplication
Cc: Randy L. Saunders
Subject: [EXTERNAL MESSAGE]Letter on behalf of Cornerstone

Please see the attached letter forwarded by Randy Saunders.
Thank you.

Confidentiality Notice

This message is intended exclusively for the individual or entity to which it is addressed. This communication may contain information that is proprietary, privileged, confidential or otherwise legally exempt from disclosure. If you are not the named addressee, you are not authorized to read, print, retain, copy or disseminate this message or any part of it. If you have received this message in error, please notify the sender immediately either by phone (800-237-2000) or reply to this e-mail and delete all copies of this message.

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April 24, 2019

Via Email Only

BankMergerApplication@fdic.gov

FDIC Regional Office

10 10th Street NW

Atlanta, GA 30309-3849

To Whom it May Concern:

We look forward to the merger between BB&T and SunTrust, including the enhanced community benefits it will provide such as New Market Tax Credits, a product not offered by BB&T but currently offered through SunTrust. Working through Nikki Thomas at Golden Girl Group Home, BB&T has provided support to one of our current projects in which New Market Tax Credits, historic tax credits and low income housing tax credits have all been explored.

Sincerely,

A handwritten signature in blue ink, appearing to read "R. Saunders", is written over a white background.

Randy Saunders

Vice President of Cornerstone Community Development Corporation

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 8:12 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE]Letter of Support from United Way of Lee, Hendry, Glades, and Okeechobee Counties for SunTrust and BB&T Merger

This message was sent securely using Zix®

From: Marcia McHugh Turner [mailto:marcia@unitedwaylee.org]
Sent: Wednesday, April 24, 2019 3:06 PM
To: BankMergerApplication
Cc: Cliff Smith
Subject: [EXTERNAL MESSAGE]Letter of Support from United Way of Lee, Hendry, Glades, and Okeechobee Counties for SunTrust and BB&T Merger

Over the years it has been my pleasure to work with the wonderful people at both SunTrust Bank and BB&T Bank. It is my pleasure to write this letter in support of the Banks. Both banks have been great partners of the United Way. Whether it be participating in the United Way allocations process, volunteering and hosting the Volunteer Income Tax program, or providing additional financial support to help hurricane victims. The Banks have repeatedly demonstrated an exemplary commitment to giving back to our community. They both have exhibited the highest ethical standards and their philanthropic efforts and their passion for helping others make them a role model for all companies in our community.

Sincerely,

Clifford W. Smith
President

Cc: Michael Johnson, SunTrust Bank
Jason Brewer, BB&T Bank
Ted Granger, United Way of Florida

Cliff Smith

President

United Way of Lee, Hendry, Glades, and Okeechobee

7273 Concourse Drive | Fort Myers FL 33908

t 239.433.2000 ext. 222 | d 239.433.7202

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 8:14 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE]I Support SunTrust and BB&T Merger

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From: Randall Vitale [mailto:RVitale@hoffmans.com]
Sent: Wednesday, April 24, 2019 9:47 PM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE]I Support SunTrust and BB&T Merger

Hello.

As a longtime client of SunTrust (20+ years), I am in support of the merger of equals with BB&T.

Kind regards,
Randall

Randall Vitale | President
Hoffman's Chocolates

401 East Las Olas Boulevard, Suite 800
Fort Lauderdale, FL 33301
(P) 954-233-4161
rvitale@hoffmans.com | www.hoffmans.com



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From: [Steven Klein](#)
To: [BankMergerApplication](#)
Subject: [EXTERNAL MESSAGE]BBT & SunTrust Merger
Date: Monday, April 29, 2019 5:18:11 PM

To whom it may concern:

I am a current customer of BB&T and over the years I have enjoyed my banking and financing relationship with this Bank.

My loan officer is Jeff Lampasso and Jeff and I have worked together on the successful refinancing of three properties I am personally involved with.

Additionally, as a commercial real estate broker, whenever I have the opportunity to recommend BB&T, and Mr. Lampasso, I have done so as I'm confident the Bank and it's personnel can successfully structure and complete a projects financing.

While BB&T is not the only bank I work with, I feel confident in BB&T as a provider of financing. Additionally I believe the merger with SunTrust will enhance the banking experience for all customers going forward.

Please feel free to contact me with any questions.

Thanks,

Steven G. Klein



1744 N. Belcher Road, Suite 200
Clearwater, FL 33765

Phone: (727) 441-1951
Fax: (727) 449-1724
Email: stevenklein@kleinandheuchan.com
Web: www.kleinandheuchan.com

From: [Jim Westman](#)
To: [BankMergerApplication](#)
Cc: [Mark C. Irwin \(mirwin@BBandT.com\)](mailto:mirwin@BBandT.com)
Subject: [EXTERNAL MESSAGE]I support the BB&T/Suntrust Merger of equals
Date: Wednesday, May 01, 2019 9:20:04 AM

I am writing in support of the merger between BB&T and Suntrust. I own an injection molding company in Sarasota, Florida and BB&T has been my lender since 2012. BB&T has been a valued partner in providing me with capital to grow and expand my operations. I believe the combined bank will further enhance our community through expanded service offerings and capabilities.

Thank you for your consideration,

Jim



JIM WESTMAN
Chief Executive Officer

901 Sarasota Center Blvd.
Sarasota, Florida 34240

P: 941.371.6767 x 124
jim@octexllc.com
www.theoctexgroup.com

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 10:44 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE]SunTrust/BBT Support

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From: Leah Stockton [mailto:lstockton@keysunitedway.org]
Sent: Thursday, April 25, 2019 9:40 AM
To: BankMergerApplication
Cc: Ted Granger
Subject: [EXTERNAL MESSAGE]SunTrust/BBT Support

Good Morning,

BB&T has been a long-time partner of United Way of the Florida Keys' work in Monroe County, Florida. Their employees participate in an employee giving program and their support, along with the generosity of many others allows us to serve the community in the areas of access to nutritious food, education and financial stability. We look forward to continuing this relationship and further benefiting the many families and individuals in our community in need of our critical services.

Leah Stockton
United Way of the Florida Keys
PO Box 2143
Key West, FL 33045
[305-735-1929](tel:305-735-1929)
www.keysunitedway.org

****Give. Advocate. Volunteer. LIVE UNITED****
FUNDS RAISED IN THE KEYS STAY IN THE KEYS!

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April 25, 2019

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

Dear Sirs,

As President of the Covington/ Newton County Chamber of Commerce I would like to offer my support for the merger between BB&T and SunTrust Bank. The local team, led by Ken Gaylord, has been a tremendous supporter of this community and our organization. Ken has served this community in many ways including service to the CID and the Chamber. He is currently a member of the Board of Directors for Covington's CID.

BB&T has been a long-time supporter of the Covington/ Newton County Chamber of Commerce and we have so much confidence in them they hold 5 of our business banking accounts. As you are probably aware as a Chamber we have endless possibilities on who we could do our banking business with but we choose to bank with BB&T.

Please accept this letter as my full support of the merger that is being requested. I am also available if you need any further information or have any questions.

Sincerely,

Ralph Staffins
President

Eike, Kathy

From: BankMergerApplication <BankMergerApplication@FDIC.gov>
Sent: Thursday, May 09, 2019 10:46 AM
To: Eike, Kathy
Subject: FW: [EXTERNAL MESSAGE]SunTrust/ BB&T Merger
Attachments: 20190425170801738.pdf

This message was sent securely using Zix

From: Becky Kendall [mailto:bkendall@wakendall.com]
Sent: Thursday, April 25, 2019 5:19 PM
To: BankMergerApplication
Subject: [EXTERNAL MESSAGE]SunTrust/ BB&T Merger

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W. A. Kendall and Company, LLC

LINE CLEARING CONTRACTORS

P.O. BOX 831, LAWRENCEVILLE, GA 30046
PHONE (770) 963-6017 / FAX (770) 962-8510 / WWW.WAKENDALL.COM

April 25, 2019

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

Dear Sir,

W. A. Kendall and Company, LLC would like to register our support for the merger of BB&T Bank and Sun Trust Bank.

BB&T has supported our third generation company's growth from two states to now working with 1,000 employees in eight Southern states. BB&T has provided financial stability, advise and helped us transition into an automatic payroll system and payroll card.

The business services, financial wealth management services and business succession plans have been invaluable.

I have also dealt with Sun Trust for personal and business accounts successfully.

I feel the merging of the two would be so solid and provide customers with a much wider range of services.

Thank you very much for your consideration of our recommendation.

Sincerely,

Rebecca S. Kendall
Executive Partner