

From: [Trent Klingensmith](#)
To: [BankMergerApplication](#)
Subject: SunTrust Partnership with JA
Date: Friday, March 29, 2019 3:29:40 PM
Attachments: [JA-SunTrust Community Partnership FDIC.PDF](#)

To whom it may concern please find comments regarding Junior Achievement of Middle Tennessee's partnership for your reference. Please feel free to contact me if there are any questions. Best!

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March 29, 2019

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

To whom it may concern,

I am writing in regard to the news of SunTrust Bank's merger with BB&T Bank. This is an exciting time as these two banks will combine to become America's premier financial institution. Both of these institutions have an impressive track record of investing in their surrounding communities and we are excited to see how they will combine their efforts to have maximum impact as an even more active community partner here in Middle Tennessee.

Our mission at Junior Achievement is to inspire and prepare young people to succeed in a global economy. Through diverse and highly tailored programming, we strive to help every child in the 22 counties of Middle Tennessee understand the unique value of who they are and to prepare them for a successful future. Our focus on financial literacy, workforce readiness, and entrepreneurship helps students draw the connection between what they learn in the classroom and their future success. We could not accomplish this mission without active engagement from our community partners and SunTrust Bank paints the picture of a perfect partnership.

A great deal of JA's success in Middle Tennessee is due to the engagement that we receive from SunTrust's leadership team and staff. Local President Scott Pullman has been engaged with our mission from day one and has been a driving force in getting members of the SunTrust team engaged through volunteering with our various programs for students of all socioeconomic backgrounds, particularly low income students who make up 47% of the 37,000 students we reach annually. Dorothy Cleaves, SunTrust's Community



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Development Manager, has also played a pivotal role in our mission and has helped secure the success of our future programs, most significantly JA Finance Park, for which SunTrust Foundation will hold the title sponsorship. JA Finance Park is slated to launch in late 2019 and will be geared toward helping students build a foundation upon which they can make intelligent financial decisions that last a lifetime, including decisions related to income, expenses, savings, and credit. We are very grateful for Dorothy's efforts in securing this sponsorship and for SunTrust Foundation's financial investment in the future of our local students. Carolyn Ermey, Director of Charitable Giving, has been an active participant in our mission by managing the day-to-day local foundation requests and support with annual operating needs. The local SunTrust team as a whole has been a pleasure to work with and has contributed significantly to the success of our mission here in Middle Tennessee.

We are extremely fortunate and incredibly grateful for the funding and manpower that SunTrust invests in our mission. Junior Achievement could not reach 37,000 students without the generous support of partners like SunTrust and we look forward to our continued partnership with them and the impact they will have on the students of Middle Tennessee for years to come.

Sincerely,



Trent Klingensmith, President