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From: Jackie E. Ogden

To: Bank Merger Application

Subject: SunTrust/BB&T Merger

Date: Wednesday, April 17, 2019

The University of Georgia Cooperative Extension has been engaged in providing diverse Family and Consumer Sciences financial education outreach programs and services for consumers throughout Georgia. This correspondence is an opportunity for UGA Extension-Chatham County Family and Consumer Sciences program to extend a heartfelt thank-you to SunTrust for the support to collaborate on numerous financial education initiatives. SunTrust Bank has been an active community business education partner to engage with UGA Extension to support and create financial education resources that would empower all citizens. This outreach has also included working with unbanked consumers to encourage financial education to improve personal fiscal well-being of individuals and families. SunTrust has demonstrated their commitment to lifelong financial education throughout the lifespan for our local citizens by the involvement of their workforce in community financial education outreach.

SunTrust's many years of commitment to diverse consumer markets has supported financial education initiatives for students and families in the Savannah-Chatham County Public Schools, Junior Achievement of Coastal Georgia, The Housing Authority of Savannah and the University of Georgia Cooperative Extension Family and Consumer Sciences financial education program development team initiatives that have been offered to individuals and families throughout our community.

Collaborative outreach by SunTrust with UGA Extension in Chatham County included projects such as: Steps on the Path to Home Ownership, Renters Education, America Saves, Georgia Saves, Bank on Savannah, Mayor's Dollar Wise program and collaboration to network with non-profit community partners to launch creative financial learning projects. A dedication to encourage consumers to take charge of their finances and achieve success has been displayed by on-going consumer financial education outreach. Poverty reduction throughout Chatham County has been the focus of our countywide financial education network of community partners which Sun Trust has been an active partner.

We look forward to continue this working collaborative relationship offering financial education in partnership with our community business partners in the future with the support of the new financial institution resulting from the merger of SunTrust and BB&T.

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