

From: [Steve](#)
To: [BankMergerApplicatio](#)
Subject: [EXTERNAL MESSAGE]Fwd: BBT-SUN TRUST MERGER
Date: Tuesday, April 23, 2019 9:31:19 AM

Dear Federal Reserve Board,

Thank you for giving me the opportunity to voice my opinion for this potential merger. I am a long time advisory board member, and customer of BBT in Charleston WV. This relationship has always been a very positive relationship and having personally observed the One Valley Bank and BBT merger, believe that this is a positive development for our community.

The addition of new services and opportunities for my companies, with the latest technology available will make banking services stay current as we undergo so many changes. BBT has been a great contributor to many in need in our community, and with the same culture as part of the Sun Trust team, I am confident that this will continue.

I support this merger, and look forward to these two solid banking models incorporating their best attributes together.

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Steven M. Rubin. President
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