

---

**Scheper & Associates, Inc.**  
**3962 Dr. MLK Blvd.**  
**New Bern, NC 28562**

**Rick Scheper, President**  
**Custom Built Homes**  
**[schepercustomhomes.com](http://schepercustomhomes.com)**

---

April 23, 2019

To Whom It May Concern,

My name is Rick Scheper and I have been conducting business with David Stroud at Branch Bank and Trust for over thirty years. I am a licensed general contractor in North Carolina. The names of my companies are Scheper and Associates, Inc., Scheper Construction, Inc., LRH Developments, LLC. and Sharon Rentals, LLC. Scheper & Associates, Inc. builds approximately fifty houses each year. Many of my clients use Anne Little at BB&T for their construction/permanent mortgage loans when building their homes. Ann does a wonderful job in the mortgage loan department and people respect her intellect. When I build a spec home, BB&T funds the construction loan. The relationship that my company has with BB&T has stood the test of times through the great recession that began in 2007 and the strict banking policies that followed. BB&T goes above and beyond my expectations for a banking institution. David has been like a mentor, he would express his take on a project, which would help me make a better decision. Once we pulled the trigger, David, along with his staff, was with me 100%. At BB&T, I have business and personal checking accounts, money market account, wealth management account, investment accounts, development loans, mortgage loans, and vehicle loans.

I am also a land developer with my company, LRH Developments LLC and BB&T has assisted with providing the necessary construction financing, bonds, and letters of credit for these projects that have resulted in an economic lift for our community.

I value my relationship with BB&T and David Stroud and if the merger with Sun Trust can match this proven leadership, I will gladly support this merger and believe that the combined entity will be good for our community. To be a part of the sixth largest bank in the United States that improves innovation, invests in transformational technologies for their clients while expanding the market share should prove beneficial while the bank keeps that small town business approach that David Stroud and BB&T have always possessed.

I hope at the end of the merger that all will be as is.

Sincerely,

[Redacted Signature]

Rick Scheper  
President

