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**To:** [comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org); [BankMergerApplication](#)  
**Subject:** [EXTERNAL MESSAGE]BB&T Suntrust Merger  
**Date:** Friday, April 26, 2019 2:07:04 PM

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*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*

April 26, 2019

To Whom It May Concern:

I am a Fiat Chrysler Automobiles franchise dealer selling the Chrysler, Dodge, Jeep and Ram brands in Beckley, West Virginia. I have been a customer of BB&T since 2012. Over the time of my relationship with BB&T, I have developed extreme trust and a meaningful relationship with my account managers. In my business and our small community, it is very important to me to have relationships and key people I can count on to support my business activities.

BB&T is a strong supporter of our community! Bobby Blakey, Shane Carosi and Sandy Plumley are my key contacts, along with all of the other branch employees in the Beckley office. I can't speak highly enough of Bobby, Shane and Sandy! Each one of them have always been extremely helpful and go out of their way to meet my needs. They are always pleasant and professional, and I look to them as part of my team! They make my management team complete with their enthusiasm and proficiency to get things done!

Initially, BB&T provided me with financing of my real estate loans and business checking accounts. As our trust and relationship expanded, I moved my Payroll Direct Deposit account to BB&T, with great satisfaction. Then, given all the support of BB&T, Shane and Bobby, I was finally convinced to convert my Floorplan financing to BB&T and I have been extremely pleased with the process, support and efficiency!

BB&T has demonstrated their strength and ability to assist my business growth and support of our community. As we all look at ways to become stronger in our business and community, I am excited that BB&T is looking for partnerships that give me the ability to be strong and efficient!

Therefore, I support the merger of BB&T and Suntrust Bank and believe the combined entity will be good for the community, the associates and my business!

Thank you so much for taking time to hear my support of this merger!

Sincerely,

Dennis S.Sheets