



April 26, 2019

Federal Reserve Bank of Richmond
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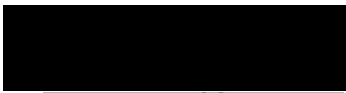
To Whom It May Concern:

This letter is in support of the proposed merger between SunTrust Banks, Inc. and BB&T Corporation. Within the Memphis market, SunTrust has garnered a robust reputation for its community engagement and corporate citizenship. In 2018 alone, SunTrust issued over \$61 million in community development loans to low-or-moderate income level individuals and businesses within our local community. These loans not only enabled our citizens to secure affordable and decent housing, but they also afforded low-or-moderate income businesses an opportunity to engage in revitalizing and stabilizing neighborhoods and communities throughout the Memphis market.

SunTrust's deep ties to the Memphis market are also evident in its strong support of many of the various charities and not-for-profits that make up this region's social safety net. The Boys and Girls Club of Greater Memphis (which provides critical services to at-risk youth) and MIFA (Metropolitan Interfaith Association, which provides emergency assistance with rent, utilities and mortgage payments to members of our community) are just two of the numerous organizations that SunTrust has partnered with to positively impact this community.

Based upon SunTrust's past and present record of community engagement and corporate citizenship within the Memphis market, I am confident that this new combined entity will have an even greater impact on all members of our community.

Sincerely,



Michael Ugwueke
President/CEO

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