

My purpose in writing you is to provide support for the merger between Branch Banking & Trust Company and SunTrust Bank. I retired from banking in August, 2014 after having a successful 45 year career serving as a Business Development Officer, Senior Loan Officer, Bank President and Market President and participated as an Advisory Board Member for the BB&T office in Newnan, Georgia. My last seventeen of those years were served with BB&T.

The reason I feel this merger will be advantageous for both banks is their ability to combine similarities in banking philosophy having a strong credit culture, a philanthropic outreach in their communities, a well-trained and informed staff and above all, a sincere commitment to make the communities a much better place to work and live.

Employees of both corporations become immersed in helping communities they serve. They are actively involved in outreach programs that speak well to the Community Reinvestment Act and its requirements. Both CEOs of the two banks are steadfastly focused on providing quality service to their clients and attention to their employee base and shareholders. In the long run, the client base will be the recipients of enhanced technology and improved banking services. The combination of these two banks can only provide a positive and profound impact in supporting the needs of the communities they serve.

Thank you for accepting my letter of support.

Sincerely,



Don Phillips

