

April 27, 2019

Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261

Dear Madam or Sir,

T-Solutions has done business with BB&T since 2003. Dan Peterson has been our relationship manager for this entire period and has played a fundamental role in our success. BB&T offered us a significant line of credit when we were facing explosive growth in 2005 which enabled us to cash flow our business. We meet with Dan routinely to review our business conditions, financial projections, and opportunities for growth. Additionally, Dan provides insight on market conditions and the economic climate.

T-Solutions is a growing government contractor supporting the U.S. Navy. As such, our business can be subject to Government continuing budget resolutions, cuts in defense spending and changes in defense contracting policies. Our relationship and communication with BB&T helps us to manage these issues. For instance, we have a continuing line of credit that we use occasionally when the Government does not pay us in a timely manner. Additionally, BB&T recently assisted us with short term financing in order to achieve a strategic advantage for our business.

T-Solutions supports the merger of BB&T and SunTrust. We trust Dan and the other BB&T professionals that support T-Solutions and my personal wealth. We believe the combined entity will be beneficial to our business and the Hampton Roads community.

Kind Regards,

James M. Todd
Chairman