

From: [Ned Fowler](#)
To: comments.application@rich.frb.org; [BankMergerApplication](#)
Subject: [EXTERNAL MESSAGE]BB&T/SunTrust
Date: Monday, April 29, 2019 9:30:00 AM

Dear Sir/Madam:

Northwestern Regional Housing Authority (NRHA) and its family of businesses are providing affordable housing development and services in seven counties of northwestern North Carolina. For more than twenty (20) years, NRHA's primary banking partner in meeting its mission is Branch Banking and Trust (BB&T). This partnership has created a strategic banking relationship across a range of services including:

- depository;
- accounts payable;
- online activities;
- wires/transfers/ACH;
- positive pay authentication; and
- advantaged lending.

This activity has resulted in a strong and effective partnership between NRHA and BB&T which delivers outstanding service and rapid responses to concerns as they present themselves. NRHA's principal relationship manager - Jonathan Lubkemann - Senior VP at BB&T is located just across the street from NRHA's central offices. Mr. Lubkemann has made it his business to become thoroughly familiar with NRHA's priorities and practices. He brings a wealth of banking expertise to bear in forwarding the relationship.

NRHA is writing in support of BB&T's CRA and Fair Lending practices to the benefit of NRHA's less fortunate clientele. NRHA is in favor of the BB&T/SunTrust banking merger which we believe will produce enhanced innovation and continue superior client service.

Sincerely,

E.G. "Ned" Fowler
Executive Director
Northwestern Regional Housing Authority
P.O. Box 2510
Boone, NC 28607
Phone: 828-264-6683
Fax: 828-264-0160
Email: efowler@nwrha.com