



April 29, 2019

VIA E-Mail

BankMergerApplication@fdic.gov

Federal Reserve Bank of Richmond
FDIC Atlanta Regional Office

RE: PROPOSED MERGER BETWEEN BB&T AND SUNTRUST

To Whom It May Concern:

It is our and my pleasure to submit comments in support of the Proposed Merger between BB&T and SunTrust.

In 2013 as CFO of a transportation and logistics company in El Paso, TX, I knew that we needed to upgrade our banking relationship. Christian Corts and his team at BB&T won hands down in our search with their working capital and term debt solutions. We regained profitability, grew the business and sold the Company at an attractive multiple of EBITDA.

In 2018 as CFO of a packing company in Houston, TX servicing primarily companies in the oil and energy sectors, I turned once again to BB&T. The Company was on the brink of failure due to inadequate liquidity. Brannon Fitch and his team at BB&T devised a working capital and term debt solution to help us restore credibility with suppliers and return to profitability.

We believe the Proposed Merger between BB&T and SunTrust will result in a bank with a stronger balance sheet and capital offerings for growing companies.


Mark Q Huggins
CFO