



April 30, 2019

To whom it may concern:

After twenty-five years of banking with other institutions, our organization switched to BB&T and it could have not been a better move for our company.

We have now been with BB&T for four years and utilizing their entire banking services.

There is a distinct culture and professional difference in the way the entire organization works with us and helps us to be more professional in all aspects of our business.

It started with the re-financing of our current real estate and mortgage from which we distribute regionally, fresh foods in six states.

BB&T was instrumental in helping us to acquire our top competitor in 2017, with consultation and advice along with the capital to do so.

Our organization supports the merger and believes that the combined entities can only be good for the community and provide additional services for all.

Sincerely,



Kenneth Crook
President

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