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April 29, 2019

FDIC Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849

RE: BB&T and Sun Trust Merger

Dear Sir/Madam:

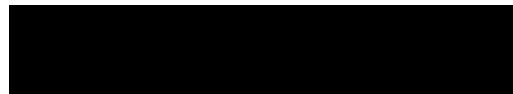
I am pleased to state my support for the merger of BB&T Bank and Sun Trust. I believe that the combined entities will benefit the South Jersey community and the customers of the Bank.

I have had a long relationship with BB&T Bank as a partner in our CPA Firm. I have dealt extensively with a number of the Bank's lending and credit officers as well as Rosana Schreiber one of your Small Business Specialists. Rosana and the Bank have provided a number of solid banking solutions for my Clients over the years. I have been particularly impressed by range of services offered to Bank customers. I can only imagine that these services will be expanded once the merger occurs.

I also use the Bank for my personal needs as well as personal business needs. I recently refinanced a commercial real estate mortgage with BB&T. The service was excellent. Because of my experience I moved all of my personal, business and credit card accounts from a local bank that I have used for over 15 years to BB&T. My Firm is in discussion with the Bank to move our CPA business accounts as well.

The market in South Jersey is well suited for a bank like BB&T. Many banks ignore this region so an expansion of services will be well received by the community.

Sincerely,



James D. Hammerstedt, CPA

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