



WORLDWIDE SALES AND SERVICE FOR OVER 35 YEARS

April 19, 2019

FDIC

Atlanta Regional Office

10 10th Street, NW, Suite 800

Atlanta, GA 30309-3849

Received
2019 APR 26 AM 9:36
Atlanta Regional Office

RE: SunTrust Bank/BB&T Bank Merger

Dear Sir/Madam:

Bay Diesel Corporation is a small business with four locations throughout Virginia and West Virginia. We have been a customer of SunTrust Bank for close to 25 years. We have continued to bank with SunTrust not only because they have been competitive, but as importantly because of the many things they do for the community. Mark Johnson, SunTrust Community Development Manager, along with Karen Priest, our Banking Relationship Manager, both are continually seeking ways to serve and improve the community. Community involvement is an important point to us at Bay Diesel. We have been supporters of our Maritime and Civic communities for more than 35 years, and it means something to us that our bank is as well.

SunTrust has convinced us to partner certain community projects with them such as providing computer labs to underserved schools, supporting the arts, and without their leadership there would be a loss. BB&T Bank also has a great reputation for service to the Community, and I am excited about the two banks merging and combining their ideas, energies, and resources to make the places they work better places to live.

I look forward to continuing to work with the new bank to help transform our communities with opportunity for citizens to contribute.



J. Scott Wheeler

President

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