



690 Holt Avenue Macon, GA 31204

April 22, 2019

Federal Reserve Bank of Richmond  
 P.O. Box 27622  
 Richmond, VA 23261

and

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

To Whom It May Concern:

I am writing in support of the proposed merger between SunTrust and BB&T.

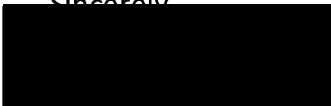
I have been the Executive Director of Macon Area Habitat for Humanity for just over two years and have seen the benefit that both SunTrust and BB&T have provided to the community that we serve. Our organization has benefited from the community outreach of both organizations through employee volunteer programs, financial contributions to support our mission and board participation by leaders from both SunTrust and BB&T.

Macon Area Habitat for Humanity is currently partnering with BB&T on an Affordable Housing Program project through the Federal Home Loan Bank of Atlanta. Through this partnership we have completed construction of four home in Macon-Bibb County with plans to complete two more before the end of 2019. These home are built for low income homeowners and are located in a neighborhood in Macon-Bibb County called Lynmore Estates that is in the midst of a revitalization. The assistance provided through the Affordable Housing Program and partnership with BB&T has directly supported our mission to provide low income homeownership opportunities.

I support the proposed merger between SunTrust and BB&T because having strong financial institutions is vital to building a thriving community Macon-Bibb County.

Thank you in advance for your consideration and support of this merger.

Sincerely,

  
 Ivey EJ Hall  
 Executive Director

Received  
 2019 APR 25 PM 2:40  
 FROM - ORNL/DCP  
 ALLIED Environmental Office