

30 April 2019



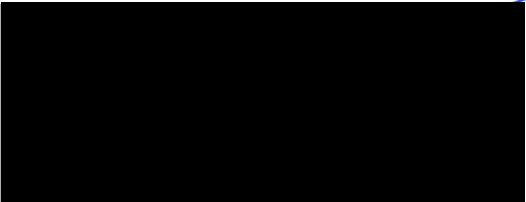
Federal Deposit Insurance Corporation
Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309

To whom it may concern:

Please accept this letter as my endorsement of the proposed merger between SunTrust Bank and BB&T Bank. As a long-term client of SunTrust, Greater Atlanta Christian School (GAC), a \$42mm, K-12, independent school in suburban Atlanta, greatly values the deep relationship it has built with the SunTrust team. And, as time has evolved, we've come to appreciate SunTrust's constant drive to grow – to improve. In our view, this merger fits nicely within this drive for continued strength and vitality.

As it stands, our most valued aspect of SunTrust centers upon its client service. SunTrust's representatives effectively walk that narrow path between serving the interests of its shareholders, while also serving the best interests of its clients. Further, as a nonprofit, we've come to appreciate the great wisdom that comes from SunTrust's team volunteering on our Board of Trustees, while also serving as a voice of support as we seek grants from various foundations.

But, as financial markets evolve into a more technologically centered environment, we fear that SunTrust's relative size may preclude it from making the necessary strategic investments to continue providing this great service, at least relative to its much larger competitors. As such, the merger with BB&T proves paramount as both SunTrust and BB&T seek to combine their resources, allowing the banks the tools necessary to compete with their larger rivals, while maintaining the client relationships for which they've become known. Given this, we strongly support proposed merger between SunTrust Bank and BB&T Bank.



Joshua Thomason
VP of Finance & Operations