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Received
2019 APR 29 AM 11:25
FDIC - ATLANTA
ATLANTA REGIONAL OFFICE

April 25, 2019

Gentlemen:

As a former Director of Susquehanna Bancshares, Inc., which was acquired by BB&T in 2015, I would like to comment on the proposed merger of BB&T and Sun Trust. I served as a Director of Susquehanna and its predecessor banks for 25 years, including the final five years as Lead Independent Director. In addition, I have held board leadership positions in a number of non-profit community service entities in Lancaster County, Pennsylvania over the years. I feel I am in a unique position to comment upon BB&T's merger impact from both a banking and community perspective.

Throughout the negotiation and consolidation of the merger process, executives at BB&T proved themselves to be experienced and thoughtful professionals of the highest integrity. While accommodating as best they could the needs of Susquehanna's culture, they made it clear that BB&T's systems and controls would not be compromised. Further to the successful merged operation, a large group of BB&T employees spent several weeks physically located throughout the Susquehanna organization, coaching Susquehanna personnel through the changeover. Their commitment to an orderly, understandable transition was a very significant part of BB&T's merger plan. This sensitivity to the regulatory environment and risk mitigation, coupled with a demonstrated concern for the needs of Susquehanna's stakeholders was, I believe the key for the success of the merger.

From a community perspective, I have found BB&T to be an excellent citizen. All commitments have been fully met as employees in the merged Bank have been encouraged to serve various worthy causes and meet the charitable needs of the area. This commitment clearly comes from the top and has been a consistent part of the CEO's message to employees throughout the past four years during which I have served on the Bank's Lancaster Advisory Board.

Based on my experience as presented above in a very summarized form, I believe the merger of BB&T and Sun Bank will create a successful and well managed financial institution, benefitting its customers, the many communities it will serve, its employees, and its shareholders.

Very truly yours,

A solid black rectangular box redacting the signature of Bruce A. Hepburn.

Bruce A. Hepburn