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Gentlemen,

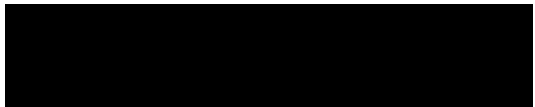
I am writing to strongly support the proposed merger of SunTrust Bank and BB&T. I believe the merger will create another strong, competitive regional bank and one which will better serve the needs of small and middle market customers.

I have been a customer of BB&T since I started my business in 1967. You can say that we have grown up together. I started business with a telephone sitting on a brick. The bank has nurtured my business, Standard Distributors, Inc. since infancy. I received start-up financing, inventory financing and construction financing as well as good advice and counsel over more than fifty years.

One thing has struck me over the years is the rapid changes in banking. I cannot imagine conducting business like in the "old days." Without the technological changes in electronic banking and e-commerce, we could not interact without suppliers and customers. The proposed merger makes business sense, and it is vital to customers like me to have a strong, well-capitalized and progressive bank helping us meet the technological challenges of the future. Who would have thought that a small business like mine would need sophisticated electronic security, for example, which only a large, savvy, and progressive bank can provide.

I encourage approval of this very important merger.

Very truly yours,



Tom D. Efird