

Jeffrey A. Nethercutt
Executive Vice President
and
General Manager



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FUD - DPM/DCP
Market President's Office

Received

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

Re: Merger of BB&T and SunTrust


To whom it may concern:

My name is Jeffrey A. Nethercutt and I am Executive Vice President and General Manager of Star Telephone Membership Corporation and Executive Vice President and Chief Operating Officer of StarVision, Inc. Star TMC is a telephone cooperative serving a 1,458 square mile area in rural southeastern North Carolina providing voice, video and broadband services to some of the most rural areas in the state for the past 60 years. StarVision, Inc. operates as a CLEC in the incorporated townships within the same footprint and provides voice, video and broadband services via fiber optic and coaxial connectivity. Both entities are pursuing total fiber optic connectivity to provide the broadband speeds necessary to compete in the global economies of the 21st Century.

BB&T has been an invaluable business partner for both companies over the past 15 years providing short-term capital that has allowed me to expand both businesses and further provision the expansion of broadband connectivity in rural southeastern North Carolina. Patrick T. Nobles, Market President of both Sampson and Cumberland County markets, has been our relationship manager throughout our association with BB&T and is an extremely knowledgeable and dedicated business partner to our family of companies. I have known Pat for over 30 years and he has always had the reputation and work ethic of a banker that the community can depend upon.

I fully support the merger of BB&T and SunTrust as it will provide the scope and scale for the bank to better serve the communities that we serve in rural America. We will continue to strive to better serve our members and customers and look forward to continuing our partnership with the BB&T/SunTrust as we move forward into the next phase of our company's history.

Sincerely,


/ Jeffrey A. Nethercutt
Executive Vice-President and General Manager
Star Communications

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