

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

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


To whom it may concern,

I am excited with the news that BB&T and SunTrust have agreed to a merger of equals and would like to show my support of the merger transaction.

I am been a customer of BB & T for over 25 years. The relationship started with Farmers First Bank, moving to Susquehanna Bank and finally to the most recent BB & T. Through all the mergers there has remained a consistent theme of customer service. My husband is a real estate professional and BB & T has provided him with both long and short-term capital that has allowed him to expand his operations. Many employees stayed with the Company after the mergers, which shows the employee focused aspect of BB & T. I have also seen many upgrades with each merger and anticipate the SunTrust/ BB & T merger to bring many positive aspects to me as a personal and business customer.

I support the merger and believe the combined entity will be good for the community and associates.

Sincerely,

A large black rectangular redaction box covering the signature area.

Jill E. Gilbert, CPA