



May 1, 2019

**FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY**

Karen Leone de Nie
Vice President Community and Economic Development
Federal Reserve Bank of Atlanta
1000 Peachtree Street N.E.
Atlanta, Georgia, 30309

Dear Ms. Leone de Nie,

On behalf of the Board of Directors and staff, please accept our sincere thanks for BB & T's support of the YMCA of Waycross. We are proud to collaborate with BB & T and are grateful for the bank's continued commitment to our mission.

It is our understanding that BB & T has filed a merger application with the Federal Reserve Board to merge with SunTrust Bank. We are confident this proposed merger will serve to strengthen BB & T's position in our community. The YMCA of Waycross would like to express its support for the proposed merger between BB & T and SunTrust Banks.


BB & T's commitment to supporting our community is strongly evident with their continued financial support of our YMCA, that allows our Y to positively impact hundreds of families in our Anti-Hunger program and Camp Reveille.

The YMCA's Anti-Hunger program aims to eliminate food insecurity in Waycross and Ware County. One in four children in Ware County do not know where their next meal will come from. The YMCA offers a program, Monday-Friday, that provides free cooked meals to all children ages 18 & under at Ware County High School.

Camp Reveille is a one-week, free residential camp for children ages 7-12. The YMCA offers this camp two times each summer with 100 participants each week. The camp costs approximately \$35,000 each year to operate and community funding is our only source of income.

BB & T is strongly aligned with our mission and goals and the YMCA of Waycross supports their merger application.

Respectfully,


Rusty Hall
CEO/Executive Director