

May 1, 2019

To Whom It May Concern,

The purpose of this letter is to provide support for the announced merger of BB&T and SunTrust Bank. As the Chair of the Department of Economics and Finance in an area where both institutions have extensive operations I have followed the news regarding this merger very closely. In fact, we utilized this proposed merger as the topic for our M&A module in our Financial Policy class this spring. As a result, I am very familiar with the proposed merger. It is my opinion that the merger will result in a very strong financial institution that will be able to better service the marketplace than the two individual institutions. I also believe the merger will be in best long-run interest of the employees and shareholders.

I hope this input is helpful in your evaluation of this proposed merger. If I can provide additional input to assist in the evaluation of the implication of the proposed deal, please do not hesitate to contact me directly.

Sincerely,



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