



May 2, 2019

Bank Merger Application
FDIC Atlanta Office
10 Tenth Street NW
Suite 800
Atlanta, Georgia 30309-3849

Dear FDIC Representative,

I am writing to share with you how the work of Marlo Long, Senior Vice-President, Community Development Specialist has impacted communities and advancing the field of community economic development throughout the state of West Virginia. I have worked with Marlo in her 16-year career with BB&T and with her prior to that in the West Virginia Development Office.

I served as a Community Development Manager for the West Virginia Development Office for almost 25 years. Almost two years ago I retired from that position and opened my own business providing economic development consulting to various in-state and national clients. I've worked closely with Marlo in each of these roles.

Marlo has provided communities, organizations, businesses and other community leaders with tremendous knowledge and leadership. She is very sought after and well respected as an advisor, speaker, and leader. I honestly cannot imagine the field of Community Economic Development in West Virginia without her. She is a vital team member to advancing development capacity within West Virginia.

Some of the words I would use to describe Marlo are: leader, dependable, knowledgeable, respected, organizer, teammate, connector, professional, steadfast, dedicated, and all with the goal of generating investment in communities and businesses. I cannot recommend her highly enough for this vital role in the community economic development field.

I am available to answer any questions or further elaborate on her abilities, impacts or qualities. Thank you for the opportunity to provide this information.

Sincerely,

Monica Miller, President