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FDIC Atlanta Regional Office  
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 Atlanta Regional Office

To Whom It May Concern:


It is with great enthusiasm that I endorse the SunTrust and BB&T Banks proposed merger. As the President of a Chattanooga youth development organization, On Point has had a vibrant ten-year partnership with SunTrust for our community, and as our banking institution. In fact, youth development best practices, fueled by SunTrust's investment, have been replicated through our training and curriculum in more than 100 communities across the United States and in 15 foreign countries.

SunTrust and On Point share a deep concern for the health, character and well-being of youth and families. In fact, East Tennessee's Region President Jim Vaughn has personally spoken to our youth many times throughout our years of partnership. His wisdom, expertise, passion for the health and well-being of our community, and genuine love for youth and families has been evident in every interaction. Together, SunTrust and On Point have provided innovative programming with rigorous evaluation for our students' college, work and life readiness. SunTrust and its employees have a vibrant spirit of philanthropy which has helped to shape our region's economic growth, health and sustainability.

SunTrust has been a faithful partner supporting financial literacy, workforce development and educational initiatives for impoverished youth. In fact, among our cohort of "at promise" sophomore students, 2/3rds are now non-truant and 50% are on track to graduate; these youth had little hope when we met them as freshmen. We are deeply appreciative of the board members and volunteers SunTrust has equipped throughout the last ten years of partnership. Through On Point, SunTrust has impacted more than 11,000 impoverished youth, with wellness and risk avoidance programming and support, to strengthen their health and financial well-being.

On Point's partnership with SunTrust and Jim Vaughn has directly grown On Point's opportunities, thus shaping the future for myriads of local youth. Despite Jim's demanding schedule, he has consistently placed great value on our conversations and requests. SunTrust has rallied our community to stand in the gaps for our students. We are proud to stand with SunTrust in believing "all youth are OUR youth and our future health and well-being depends upon them." I can say with full assurance that SunTrust employees will be a tremendous asset to BB&T Bank. Please do not hesitate to contact me for a thorough account of SunTrust's proven history with On Point ([amy@liveonpoint.org](mailto:amy@liveonpoint.org) (423)899-9188).

Sincerely,

  
 Amy Pearson, M.Ed.  
 President/Psychotherapist