



CEREX
ADVANCED FABRICS, INC.

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May 7, 2019

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

Re: BB&T and SunTrust Bank Merger

Dear Sir or Madam,


As a small business owner and resident of Pensacola Florida, I want to encourage you to approve the proposed merger of SunTrust and BB&T banks.

As a business owner that employs 85 people in the local area, SunTrust bank has been our Senior Lender for the past 6 years and has provided the funding that has allowed our business to grow. As a resident, my personal home mortgage has been through BB&T bank for the past 12 years and they have demonstrated a strong commitment to residential lending and community growth.

I believe that the merger of these two banks provides an excellent mix of capabilities with SunTrust providing strong commercial lending and investment brokerage services, and BB&T providing strong mortgage lending and insurance brokerage services. The combined entity will be uniquely positioned to serve their communities and create value for their customers, employees and stakeholders.

I would be happy to discuss this in greater detail with you.

Sincerely,



James T. Walker
President & CEO

The Nylon Advantage®