



April 26, 2019

Jay W. Hall  
Vice President  
BB&T  
1010 Kennedy Drive, Suite 100  
Key West, FL 33040

Dear Mr. Hall,

I, as a long time customer dating back to 2005, would like to say a few words and voice my strong support for the potential BB&T/Suntrust merger.

I and BB&T, through you & Mr. Bittner have continued a very strong partnership giving me the opportunity to do what I know how to do best, Grow my Multiple Wendy's franchise business and actively operate my other businesses to the highest operational levels. BB&T has continued to be a very solid well informed partner actively involved in seeing to every detail of my portfolio and providing capital as needed for my Real Estate acquisitions, store remodeling and for my expansion needs.

It is a relationship that I greatly appreciate as your understanding of my businesses aspects and our transparency is unique but necessary as our partnership grows, evolves and flourishes and is key to both of our successes. Through our collective efforts the end result is we have great updated facilities to serve our customers, created 100's of great paying jobs ultimately and positively impacting the economics of the communities of which we serve, a win win for all.

I believe the merger will add opportunity, growth and an expanded reach for the new organization to duplicate our successes to others and I wish you, Dale and the potential merger the very best.

Sincerely,

  
Sam Nekhaila