



2755 E. Franklin Blvd  
Gastonia, NC 28056

May 8, 2019

Dear Sir and Madam

Morgan's Shoes is a 24,000 Square foot , 7 Million in sales a year, shoe store. We have been very successful over our 24 year history. BB&T has been our commercial bank for the last 15 years. They have helped lead and suggest cash management options to us that have helped us utilize our cash flow to optimize sales. They have tried to put us in programs that fit our business and save us money. ( Not just try and collect more fees for services that we do not need)

Five years ago, we were needing to expand our business. Banks were nervous about giving loans in the negative economic environment that the country was in. BB&T was able to complete a loan and help us purchase a facility 3 times larger than our old location. Other banks were barely able to keep their own heads above water during this time. BB&T has impressed me with their conservatively high standards. I actually feel they have my best interest in mind when they pitch a product to me. BB&T still believes in a deep and continuous relationship with the client.

Bottom line they have Integrity (When you have integrity you will do everything in your power to keep it) I'm afraid I can't say that about some of our big banks today.

I have had my home mortgage with SunTrust for about 15 years. They have always been helpful and timely with any request. They have never been pushy. There are not very many branches in Charlotte or Gastonia, therefore I have never considered them for my commercial business..

I think the merging of these two banks is a great idea. There is not a great deal of overlap in their branches. They both have a relationship first model of business. They both are financial sound with INTEGRITY!

Thank you for your time

Douglas S Morgan