Dear Sirs,

I am the President and CEO of Junior Achievement of Northwest Florida, Inc. and I would like to voice my support of the BBNT/SunTrust merger currently under consideration. SunTrust is a long standing supporter of our non-profit organization in the Pensacola, FL community. Many employees from local SunTrust branches serve as volunteers in our classrooms teaching financial literacy and workforce preparedness to our area’s young people, attend and financially support our fundraisers, and sponsor our classrooms. SunTrust’s Foundation has also made significant contributions to both our Pensacola classroom initiatives as well as those in Panama City. We have enjoyed SunTrust’s support on the board of directors for nearly two decades. SunTrust’s contributions to Junior Achievement have been recognized by our highest honors at our yearly awards gala, Hall of Fame, and we look forward to many more years of continued partnership. SunTrust’s contributions have been significant and critical to the advancement of our financial literacy education efforts.

I am convinced that a merger between BBNT and SunTrust will prove to elevate substantially the work we are able to do with regard to our mission at Junior Achievement of Northwest Florida, which is to “inspire and prepare young people to succeed in a global economy.” The combining of resources through this merger will help to better the lives of even more children in our community. The two entities together will undoubtedly create an opportunity to improve the community more impactfully than either could on their own.

Please weigh the human interest and philanthropic advantage of this merger with considerable emphasis as you progress in your decision-making process.

Thank you, Ildi Hosman