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FDIC, Atlanta Regional Office  
10 10<sup>th</sup> Street, NW, Suite 800  
Atlanta, GA 30309-3849

February 11, 2019

Dear FDIC, Atlanta Regional Office;

I am pleased to hear about the intended merger of SunTrust and BB&T. As a nonprofit leader in Nashville, I have long been impressed by the service and commitment to our local community by SunTrust Bank. SunTrust has been by our side for over a decade meeting our banking and financial needs. Additionally, SunTrust has provided my organization, Safe Haven Family Shelter, whose mission is to serve families facing homelessness, with grant and sponsorship dollars that have been instrumental to our sustainability.

This past year, SunTrust awarded Safe Haven Family Shelter with their Lighting the Way Award, a catalytic award along with leadership training that will allow us to serve and house more families in 2019. It is this kind of recognition of our community's most pressing needs and to those most able to fulfill it with excellence that is a testament to SunTrust's acumen as a nonprofit partner who makes critical social investments.

I have worked much with Carolyn Ermev, Director of Charitable Giving/SunTrust Nashville, over many years, and a more engaging, involved, caring individual one cannot find. She represents SunTrust well and is beloved by our nonprofit community. Scott Pohlman, President, Nashville Region, is new in town, but he has already made a mark and has brought great energy to SunTrust, increased community engagement, and has the kind of personality that represents SunTrust well. SunTrust is a community treasure because of its people and commitment to service.

If a merger with BB&T expands this scope of service and community engagement, this will only become an even greater force for good. I support this move because I trust SunTrust and its long record of success, its people, its message, and its legacy in our community.

Please let me know if you have questions I can answer. I appreciate having the opportunity to comment on the intended merger.

Sincerely,

Joyce Lavery