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Vision,
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Aundra Wallace
JaxUSA Partnership

Federal Reserve Bank of Richmond
P.O. Box 27622

Richmond, VA 27622

comments.applications@rich.frb.org

Federal Deposit Insurance Corporation (FDIC)

Atlanta Regional Office

10 10th Street NW, Suite 800

Atlanta, GA 30309-3849

BankMergerApplication@fdic.gov

RE: Public File of Application to Merge: SunTrust Bank and BB&T

Dear Leadership of FRB and FDIC,

I am writing to show my support for the work SunTrust Bank and BB&T Bank are doing in our community of Jacksonville, Florida, including Downtown Jacksonville.

At Downtown Vision, we are dedicated to making Downtown Jacksonville a better place to live, work, visit and invest. We work with the City of Jacksonville, downtown property owners and downtown stakeholders, to promote "DTJax" and realize our vision for a dynamic, 24-hour pedestrian Downtown that serves as the premier center for the arts, dining, retail, entertainment, business and urban living in Northeast Florida. We work together with numerous corporate, non-profit and community partners in our mission.

Both SunTrust and BB&T have been strong community partners in Jacksonville, supporting a wide range of important issues. We are excited for these two strong institutions to join forces to continue to support our Jacksonville community together. Both SunTrust and BB&T regional offices are headquartered in Downtown Jacksonville, and we are thrilled they will remain here as dedicated anchor institutions.

SunTrust has been active in the Jacksonville community with a focus on financial education, counseling, career readiness, small business and entrepreneurship. From supporting our local University of North Florida for the launch of their Small Business Transition Institute, or grants to the PACE Center for Girls and their financial literacy program, their investments continue to assist our community, improve the lives of our residents and make our city better.

BB&T Bank has also made significant investments in our Jacksonville community, including education, community and economic development. In Downtown, BB&T has supported our growing Social Services Outreach Program, which helps both

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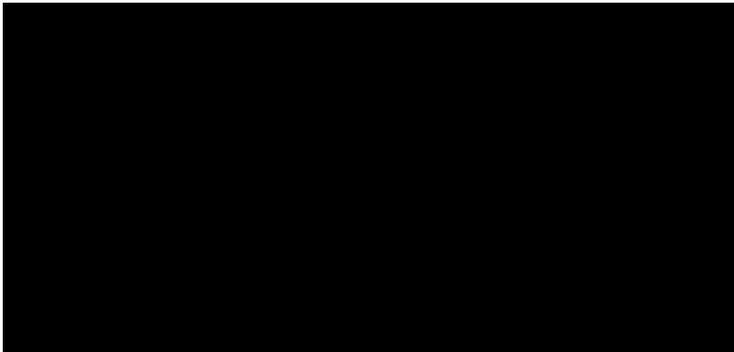
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the low-income individuals in Downtown, as well as the economic vibrancy of businesses here.

Overall, both of these banks are treasured local partners for Jacksonville and for Downtown Jacksonville. We greatly appreciate their work -- both in the economic growth of our city, and in their community work and partnerships for a better Jacksonville, Florida.

Thank you for your willingness to receive these comments in your due diligence process on this merger. Please don't hesitate to reach out to me if I can be of more assistance.

Sincerely,



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