

ACT!

April 2, 2019

FDIC's Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849

RE: SunTrust and BB&T Merger

FDIC,

It is with great honor that I write this letter in support of the merger between BB&T and SunTrust. Our history with SunTrust runs deep. We are a small CDFI in Albany, Georgia. I can truly say that without the assistance and support of SunTrust, Albany Community Together, Inc. would not be in existence. In 1994, Albany Georgia suffered from the torrential rains of tropical storm Alberto. Tropical Storm Alberto was the costliest and first named storm of the 1994 Atlantic hurricane season. Devastating Southwest Georgia, a number of homes and businesses suffered extensive impact, with up to several million dollars in many. SunTrust along with three other local banks answered the call by providing startup capital to form a revolving loan fund to support those businesses affected by the storm. That loan fund is known to today as ACT! Albany Community Together, Inc. Without the initial startup capital, board presence, and management expertise of SunTrust, ACT! would not be able to provide the much-needed access to capital to our small business community today. ACT! most recently received the Lighting the Way Award from SunTrust that provided capital to continue to serve our small business community, twenty-five years after our initial partnership, SunTrust and ACT! continues to make a difference in the community we serve. SunTrust is vital to the small business health in Albany, Georgia.

I would be remiss if I did not mention the support of BB&T to the CDFI community. Even though BB&T did not have a physical branch presence in our community, we have benefited from their generosity to support economic development through BB&T's Community Development Capacity Building program in partnership with the National Development Council. I personally have benefited from the ability to become a Certified Economic Development Finance Professional with the assistance of BB&T. In 2018, we were fortunate enough to receive support from BB&T with capacity building efforts. Our business development officer became a Certified Economic Development Finance Professional.

The merger of SunTrust and BB&T marries two institutions that have a proven record of accomplishment of assisting those in need when no one is looking. It is become our long-standing history with both institutions, that I can support this merger. I know that there are only better and bigger things to come for those of us who are in the trenches working to make a difference in our underserved communities.

I may be reached at (229) 420-4600 or (229) 343-0182 or by email at: thelma.johnson@albanycommunitytogether.com. I am proud to support SunTrust and BB&T merger.

With regards,



Thelma Adams Johnson, President/CEO
Albany Community Together, Inc.