

From: [Perrick Ramirez, Cynthia A.](#)
To: [BankMergerApplication](#)
Cc: [Robert E. Ludlow - SunTrust Bank \(Robert.Ludlow@suntrust.com\)](#)
Subject: Merger between SunTrust and BB&T banks
Date: Thursday, April 04, 2019 2:01:02 PM

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

Re: Merger application between SunTrust and BB&T banks

Dear Sirs:

I am writing today in support of the merger application between SunTrust and BB&T banks. SunTrust Bank has been a valuable partner to FUTURES, Inc. d/b/a FUTURES Foundation for Volusia County Schools for more than thirty years. SunTrust has invested their employees' time and talent as volunteers within our programs as well as directly in Volusia County Schools and many community not-for-profit agencies.

SunTrust's Robert E. Ludlow, Senior Vice President, Business Banking, has served on our FUTURES Foundation Board of Directors since 2013 and currently serves as Board Vice President. Mr. Ludlow is just one of the many examples of SunTrust's employees who devote countless hours to our community, all with SunTrust Bank's encouragement and support.

From a financial commitment to our community and school district, SunTrust provides an annual \$5,000 grant supporting our Teacher Mini-Grant Program which assists in funding creative, innovative classroom grants for Volusia County Public School teachers. In 2014, SunTrust provided a \$25,000 grant for financial literacy and entrepreneurial based projects within Volusia County Schools. This funding provided hands-on opportunities for hundreds of students across the district to learn about financial literacy and how to develop, market and operate a business.

With SunTrust's investment, together, we are helping to make Volusia County Schools the best public-school system in Florida. This can't happen with state funding alone which is why SunTrust's support is so important and we are confident shall continue once this merger is complete. Please feel free to contact me for more information about SunTrust's involvement with FUTURES Foundation for Volusia County Schools.

Sincerely,



Executive Director

FUTURES Foundation for Volusia County Schools

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