



April 5, 2019

Dear FDIC:

The Miami-Dade Beacon Council is pleased to provide this letter which highlights SunTrust's partnership with The Beacon Council and their support of Miami-Dade County.

As the economic development partnership for Miami-Dade County, our mission is to increase jobs and investment by promoting the community as a world-class business destination and assisting companies with their expansion and relocation in Miami-Dade County. As such, we work closely with the local business, education and workforce community to promote economic development and prosperity in Miami-Dade County.

SunTrust continues to be an active supporter of The Miami-Dade Beacon Council which is demonstrated by their participation on our Board of Directors and Industry Committees. SunTrust's investment and engagement has supported our efforts to market Miami-Dade as a world-class business location, to grow local companies and to shape Miami-Dade's economic future. Their thought leadership, collaboration, and passion are helping drive economic growth in our local community.

Through their support of The Council's One Community One Goal (OCOG) initiative, SunTrust's leadership and investments are assisting with bringing together a broad spectrum of Miami-Dade organizations, working to advance the goals of our inclusive and diverse community.

SunTrust has participated with OCOG's Career Connections program that brings local executives to high schools for career pathing sessions. These executives provide their insights for success and help the students prepare for the jobs of today and tomorrow.

SunTrust has also provided OCOG with a generous Lighting the Way Award for the Miami Community Ventures program. The award has helped kickstart this innovative initiative that is designed to connect "structurally unemployed" individuals to living wage jobs. The Miami Community Ventures program utilizes performance-based incentives, job retention wraparound services, and a network of community organizations to form sustainable partnerships that promote job creation in economically distressed communities.

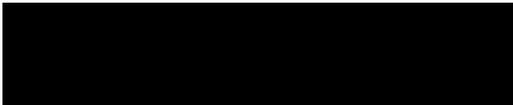


SunTrust's engagement with The Miami-Dade Beacon Council has shown that they are a purpose-driven company dedicated to the financial well-being of Miami-Dade County's businesses and residents. SunTrust Bank continues to be instrumental in guiding The Council's investment and operational banking portfolio for over a decade.

We are enthusiastic by the economic opportunity the merger of SunTrust and BB&T will create as a premier financial institution, continuing to serve our local community.

Please feel free to contact me should you need additional information.

Sincerely,



Michael A. Finney  
President & CEO