



We build strength, stability, self-reliance and shelter.

April 3, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

and

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

To who it may concern,

My name is Colleen Dudley, I currently serve as the Executive Director of Habitat for Humanity of Tennessee, having served in this role for the past eleven years. During that time, Habitat affiliates across our state, as well as me personally, have had the blessing of developing a relationship with the community-minded companies that are SunTrust and BB&T, along with many of their employees.

Habitat for Humanity, is a faith-based organization serving families internationally and domestically, helping to provide more than shelter, more than homes; providing families with hope and lifelong foundations of stability. Habitat is also an organization that thrives on the generosity of people and companies such as SunTrust and BB&T; with their talents, time, capital and hearts.

SunTrust and BB&T along with their wonderful people have helped in our mission in many ways, and for many years, with our mutual purpose of helping people prosper financially thru home ownership. SunTrust as well as the generous employees of BB&T have been involved with Habitat across our State. SunTrust and BB&T have participated on builds, given to our events, providing funding homeowner financial education and have employees currently serving on our affiliate's and our state board of directors.

With the historical community commitments of both partner companies, and with confidence that will continue after the merger I am in full support of this merger of equals! I look forward to a continuing relationship with the new company and being a partner of its growth in the State of Tennessee.

In partnership,

  
Colleen Dudley  
Executive Director