



Susan Z. Cohen
President
Martin A. Goetz, MS, MPA
Chief Executive Officer
Betty S. Sorna, CPA, MAcc
Chief Financial Officer
Jim Richman, LCSW, LNHA
Chief Operating Officer
Mauri Mizrahi, PT, GCS, LNHA
Associate Administrator
Elliott Palevsky, MA
Chief Executive Officer Emeritus

Via Email to:
Comments.applications@rich.frb.org
BankMergerApplication@fdic.gov

April 8, 2019

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

and

Federal Deposit Insurance Corporation
Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309

Regarding: SunTrust and BB&T Merger

To Whom It May Concern:

River Garden Hebrew Home for the Aged, a non-profit human services organization with a 74-year history of excellence, is hereby writing in strong support of SunTrust Bank and its proposed merger with BB&T. River Garden has been a SunTrust client since 2011. SunTrust is a mission-driven organization with an unwavering commitment to its clients and community. Over these years we've come to appreciate the organizational culture of SunTrust and I'm confident that its culture of excellence will align well with BB&T.

With over 50 percent of River Garden's nursing home residents medically indigent and receiving Medicaid benefits, we depend upon active community support to be able to provide the highest quality care to all, regardless of an individual's ability to pay. SunTrust's support of River Garden is extraordinary and its commitment to community engagement outstanding.

In addition to SunTrust's support of my agency, they're also a major financial supporter of OneJax, an Institute of the University of North Florida that promotes diversity and inclusion throughout Northeast Florida. I'm especially proud of SunTrust's support for OneJax.

Please do not hesitate to contact me directly if I can be of additional assistance.

Sincerely yours,



Martin A. Goetz
Chief Executive Officer

