



160 Newtown Road, Suite 102  
Virginia Beach, VA 23462

April 8, 2019

Dear Sir,

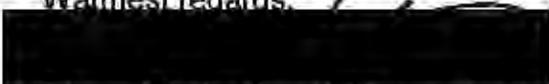
As the President of Junior Achievement of Greater Hampton Roads I would like to positively endorse the merger between SunTrust Bank and BB&T. Junior Achievement of Greater Hampton Roads has reached over 55,000 students in the last five years and that would not have been possible without the strong partnership JA has with SunTrust Bank. SunTrust has been a mainstay in providing volunteers and financial support in delivering Junior Achievement curriculum in area schools. With the addition of BB&T this impact can only increase. As a non-profit JA relies heavily on its business partners for financial and volunteer support to be truly effective in altering the trajectory of young people's future.

However impressive as those numbers appear they only represent 4% of the total 300,000 students across Hampton Roads. It is anticipated that the merger between BB&T and SunTrust banks will greatly expand JA's reach into the seven highly independent and disparate communities across Hampton Roads. With the increased footprint and resources resulting from the merger and anticipated expanded partnership it is expected that JA will be able to expand its presence into new neighborhoods increasing its market share of needy students.

Junior Achievement is the world's largest organization dedicated to giving young people the skills and knowledge they need to thrive in our global economy. Junior Achievement's exciting curriculum teaches K-12th grade students about workforce readiness, entrepreneurship and financial literacy. Through these essential programs students are inspired and prepared to be successful in the 21st century. The delivery of these life skills to the children of Hampton Roads will not be possible without the great support of area merchants and businesses.

If you have any questions about Junior Achievement feel free to contact me at 757-642-7599. We look forward to developing these increased new partnerships subsequent to the merger of these two fine financial institutions that can only have a positive effect on the Hampton Roads Community.

Warmest regards,

  
Frank E. Hughlett, Captain, USN (Ret)  
President,  
Junior Achievement of Greater Hampton Roads