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FDIC - ATLANTA/DCP
Atlanta Regional Office

March 29, 2019

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

Dear Sir or Madam:

RISE Foundation, Inc. (RISE) is an IRS designated 501©3 non-profit organization that "empowers people to become self-sufficient by building and sustaining human and financial assets." RISE has provided Over 880 families with financial information and incentives that has assisted them with purchasing their first large asset, encourage over 5000 youth to excel in school, improved the money management skills of 4,000 area employees, and brought together 130 organizations to address predatory lending practices since its inception in August of 1999. RISE's community development efforts have created over \$8.2 million in assets in the City of Memphis/Shelby County, Tennessee.

Please accept this letter as confirmation of RISE Foundation's support of SunTrust's "combining of equals" through their merger with BB&T. SunTrust has been an outstanding community partner for RISE by Supporting the organization with its human and financial capital since I have joined RISE in 2008. SunTrust continues to support RISE through participation in our local 'Bank on Memphis' efforts and have helped us through contributions and providing us with an operating account that we have experienced no problems in managing with no audit exceptions. SunTrust has allowed their employees to volunteer as workshop facilitators, as well as hosting one of our landmark activities for high school students "Own My Own" which allows students to simulate the experience that adults have in efforts to manage their resources, that meet their financial needs, while saving both for assets as well as their children's education. SunTrust has collaborated with RISE in providing these simulated activities at two high schools in our highest poverty zip codes in Memphis – 38126 – 38114. Also, SunTrust has continuously had a representative on the RISE Board of Directors, who also serves on other committees as well. Last but not least, SunTrust provides financial resources to support RISE's work both through the corporation and foundation. We hope that with the merger that the relationship continues and even grows with the new resources gained.

RISE is appreciative of SunTrust's commitment to support our communities and their offerings of Banking services to those who really benefit from having their funds in safe hands. We strongly support the merger of SunTrust and BB&T.

Sincerely,


Linda L. Williams.
President and CEO

RISE, INC.

Teaching the meaning of money.

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