

April 9, 2019

Federal Deposit Insurance Corporation  
Atlanta Regional Office  
10 10th Street, NW, Suite 800  
Atlanta, GA 30309-3849

Dear Sir or Madam,

I am writing to provide my perspective on the merger of BB&T and SunTrust. I am the Executive Director of Appalachian Sustainable Development (ASD), a 501(c)3 nonprofit that has been serving Central Appalachia since 1995. We work to support a just economic transition of Central Appalachia and help rural communities to participate in a diversified economy with a primary focus on agricultural value chains. The support of BB&T, which we have been grateful to receive since 2017, and the obvious priority and importance they place on supporting rural communities, is critically important to our work and to rural America.

ASD has been fortunate to have Jake Harris, BB&T Tri-Cities Market President, as a valuable member of our board since 2013 and past board chair. Our work with Mr. Harris and Cindy Mims, Vice President/ Community Development Specialist at BB&T, has enabled us to become very familiar with the commitment BB&T has to not just meeting but exceeding the requirements of the Community Reinvestment Act. We hope that the merger will result in an expansion of BB&T's commitment to rural communities and look forward to a continued relationship in the future.

I am happy to answer any questions about our past and current work with BB&T.

Sincerely,



Kathlyn Terry  
Executive Director

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