

**From:** [Mike Edwards](#)  
**To:** "[comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org)"; [BankMergerApplication](#)  
**Subject:** Proposed merger of SunTrust and BB&T banks  
**Date:** Thursday, April 11, 2019 12:12:06 PM  
**Attachments:** [image001.png](#)

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Ladies and Gentlemen,

This letter is in support of the SunTrust and BB&T's merger.

SunTrust Bank has been a vital part of the sustained growth of the Knoxville Region since 1926 (then the Bank of Knoxville). BB&T has also been a driving part of economic health for decades. Both are essential to the health of the Knoxville economy.

They are good citizens, helping community needs in endless ways, a driving force in United Way and many, many non-profits. They have been a major part of the leadership of the Chamber and have been since 1926. They are the first to roll up their sleeves and tackle the heavy lifting the Chamber must do to help businesses and to achieve regional prosperity.

We have been blessed with good sound financial institutions of different sizes and business models that have served to meet the diverse business needs. However, as the economics of our region changes with the changes globally, the Knoxville Region must have banks with the capacity to service much larger and robust business growth.

It is for these reasons that we support the merger of SunTrust and BB&T banks.

With kindest regards,

Michael Edwards

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