

Via Hand Delivery

Michael J. Dean
Regional Director
FDIC Atlanta Regional Office
10 10th Street, NW,
Suite 800,
Atlanta, GA 30309-3849

April 11, 2019

Dear Mr. Dean,

SunTrust Bank has a long and important history to the city of Atlanta, and I write to convey my appreciation for the company's support of cultural institutions, educational causes, health and human services organizations, and other worthy philanthropy across the city.

SunTrust Bank has humble origins dating back to 1891, when the Commercial Travelers' Savings Bank was chartered. For the first year of the bank, it was housed in the cashier's office, with the only furniture in the room being a safe. Over time, the bank grew to become the Trust Company of Georgia under the leadership of Joel Hurt and Ernest Woodruff and then, SunTrust. Now the bank is embarking on its next transition phase to continue to grow its capacity to serve the Atlanta community as it seeks a merger with BB&T.

Throughout its 128-year existence, SunTrust has supported a variety of cultural, health and human services, and educational institutions, as well as supporting a thriving Atlanta business community that has also provided vital backing for nonprofit organizations. In 1951, the Trust Company of Georgia, as SunTrust was then known, partnered with three other banks to create the Metropolitan Foundation of Atlanta. In its inaugural year, the Metropolitan Foundation made \$450,000 of contributions through 119 grants to nonprofit groups in Atlanta. This foundation later became the Community Foundation for Greater Atlanta, which continues to foster philanthropic giving in many areas throughout the city. Recent organizations that have benefited from SunTrust's commitment to the community include United Way, the American Red Cross, the Boys and Girls Club of America, the National Center for Civil and Human Rights, and the Woodruff Arts Center, among hundreds of others.

In recent years, SunTrust CEO Bill Rogers has made bettering financial literacy a core company goal, launching the Momentum onUp program to provide financial literacy courses both to SunTrust employees and employees of other companies. Improving financial literacy equips people with the ability to meet their financial and life goals, creating a better community overall.

Stemming from its legacy as a Trust Company, the legacy foundations entrusted to SunTrust will of course continue to support the Atlanta community. It's in the DNA of the company to be good corporate citizens and to help create an Atlanta that's both business-friendly and culturally and educationally rich.

Personally, as a volunteer and member of the Atlanta community, I have witnessed firsthand the impact of SunTrust philanthropy. As a member of Boards of health and

human services organizations as well as cultural organizations throughout the city for the past 33 years, I have personally seen how SunTrust has always served as an important partner to help these vital institutions achieve their goals. SunTrust has been at the table in every civic endeavor I have been in involved in, and I believe this commitment to the community will be infused in the culture of the combined entity, which will continue to play a vital role in creating a better Atlanta, and Georgia, for its citizens.

Sincerely,



Sheffield Hale