



April 5, 2019

Federal Reserve Bank of Richmond
PO Box 27622
Richmond, VA 23261

FDIC Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849

To Whom It May Concern:

Re: the merger of SunTrust and BB&T

For years the SunTrust and BB&T organizations have been active participants in the Greater Oak Ridge/Knoxville community, and we want to take this opportunity to support the proposed merger of the two organizations.

SunTrust has been particularly active Oak Ridge business community, working with small businesses as they weave their way through the challenges of the federal ecosystems which dominates the Oak Ridge scene. Likewise, the BB&T team brings a wealth of resources to companies and other organizations here.

Both organizations have been active in supporting community wide endeavors—from United Way activities to Boys and Girls Scouts and everything in between. BB&T has helped the Oak Ridge Public Schools Education Foundation manages its resources in a way that maximizes community donations for classroom improvements. That has been a tremendous aid to the Foundation as it works daily to improve local education programs.

Finally, strong financial institutions are critical to local economies, and usually are instrumental in a community's industrial developments efforts. SunTrust has been a strong partner in those efforts across the region as organizations like ours work to diversify the industrial base and help existing industries adapt to new economic opportunities.

For all these reasons, we believe a merger of these two financial institutions will make our community stronger, more competitive and more resourceful as we compete for the jobs of the future. We fully support this proposed merger.

If you have any questions, please feel free to contact me at the address below.

Sincerely,



Jim Campbell, President
East Tennessee Economic Council

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