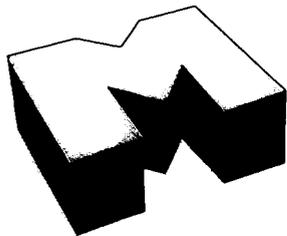


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GREATER MEMPHIS CHAMBER

April 4, 2019

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

Received
2019 APR 10 AM 11:30
FDIC - District Office
Atlanta, Georgia

RE: Support of the merger between SunTrust and BB&T

Dear Mr. Dean,

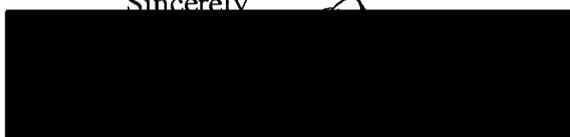
On behalf of the Greater Memphis Chamber, please accept our enthusiastic support for the proposed merger of SunTrust and BB&T. The Greater Memphis Chamber is one of the oldest chambers in the country having been established in 1838, less than 20 years after the founding of the City of Memphis. We were created by the business community, and today because of the level of support we have received from companies like SunTrust, we are the largest economic development organization in the Mid-South representing thousands of businesses from small enterprises to the largest employers in the Memphis region.

In the past decade alone, SunTrust has contributed over a half a million dollars to community programs and initiatives of the Greater Memphis Chamber and the Memphis Chamber Foundation. Their support has allowed us bring Pre-K education to Memphis and Shelby County, build one of the largest urban parks in the country, Shelby Farms Park, and create the EPIcenter, a hub for entrepreneurship in the region. Their consistent support has also been instrumental in our ability to attract new businesses and industries to the area, as well as assist existing companies expand and grow.

SunTrust is an exceptional business and community leader in Memphis, and we expect this merger with BB&T to have an even greater impact on the people and business community in the Memphis region. The creation of the sixth-largest bank in the country, with both banks having strong commitments for economic growth and community development in Southern states, makes it a big win for all of us locally and for our nation.

In addition to this letter of support, Eric Miller, SVP of Economic Development, has registered to testify at the public hearing in Atlanta on May 3, 2017.

Sincerely,



Beverly C. Robertson
President & CEO