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Matthew 16:19

April 13, 2019

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

Dear Sir/Madam,

K. W. Brown Ministries Inc and Suntrust Bank have been positively impacting the Hampton Roads community for years. K. W. Brown Ministries, Inc is a faith-based non-profit formed in 2000 to provide educational leadership to the faith based community through conferences, educational material developed, forums, and workshops focusing on leadership development and financial stewardship. Over the years, K. W. Brown Ministries, Inc has partnered with Suntrust in hosting several conferences and workshops focusing on these areas.

One of the largest initiatives in financial stewardship was The Biggest Saver Contest. K. W. Brown Ministries, Inc as part of an annual conference hosted a financial symposium to educate individuals on the importance of saving for retirement, budgeting, and having good to excellent credit. Hundreds of individuals attended this symposium and learned valuable information that they were able to apply to not only their personal lives but also to their professional careers as CEOs, CFOs and other areas of leadership. After several sessions on the various financial topics, individuals were challenged to open a savings account with Suntrust bank for a minimum of one year. During that year, the individuals would consistently make savings deposits (without withdrawing the funds) into the account. At the end of the year, the individual (s) who had consistently saved the most money (a formula developed by suntrust for equality among high and low income earners) was awarded a monetary award. The monetary award was provided by K. W. Brown Ministries, Inc and matched by the Suntrust Foundation. Over two hundred (200) new accounts were opened by individuals attending this symposium. This positive investment into the community of time and resources were the beginning for many of the participants to better financial stewardship for a normally under-served population. While all participants were not awarded the contest winnings, all participants were winners because most had savings for the first time in their adult lives.

The following year, K. W. Brown Ministries, Inc also hosted another financial workshop. Suntrust partnered by providing individuals to facilitate the classes on debt reduction, credit repair, and budgeting. Hundreds of individuals also attended this workshop. The focus on debt reduction proved to be a major cause of financial hardships within the community. Providing

information on how to make better decisions surrounding student loans, consumer purchases, and mortgage loans were instrumental in informing the community on how to improve their quality of life. Once again, this workshop helped an under-served population where financial literacy and informational resources are not readily available.

Mark Johnson, as the Community Development Officer, has been our contact for community development and was instrumental in partnering with us in these two ventures. His professionalism and willingness to give back to the community is an asset to us and the Hampton Roads community.

K. W. Brown Ministries, Inc fully supports the merger of Suntrust and BB&T banks. We believe the merger will enable the banks to provide greater resources to the Hampton Roads Community both financially and through human resources.

Thank you for the opportunity to share our support of this merger and look forward to continuing to work with Mark Johnson as our Community Development Officer.

Sincerely,

Kim Brown,
Founder and President

Valerie Brown
Executive Vice President/CFO