

Andrew Smulian



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April 15, 2019

Via E-Mail Delivery: [comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org)  
The Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

and

Via E-Mail Delivery: [BankMergerApplication@fdic.gov](mailto:BankMergerApplication@fdic.gov)  
FDIC's Atlanta Regional Office  
10 10th Street, NW, Suite 800  
Atlanta, GA 30309-3849

Re: BB&T and SunTrust Merger of Equals

To Whom It May Concern:

This letter is in support of the recently announced merger between SunTrust Banks, Inc. ("SunTrust") and BB&T Corporation ("BB&T").

Akerman has a long history with SunTrust, dating back to 1932 when our partner, Allison Palmer, was involved in the organization and formation of The First National Bank of Orlando, which later became part of Sun Banks, Inc. Our partner, William "Billy" Dial, served as CEO of The First National Bank of Orlando during the 1950's. After the merger of Sun Banks, Inc. with the Trust Company of Georgia, the merged companies became known as SunTrust Banks, Inc.

Our affiliation with SunTrust continues today, with Orlando Office Managing Partner Ginny Childs serving on the SunTrust Advisory Board in Orlando. In addition, Akerman continues to work with SunTrust on loan transactions that drive business growth in Central Florida and throughout the state.

SunTrust serves as a role model for corporate responsibility. Through SunTrust's philanthropic efforts, including through their establishment of the SunTrust Foundation, SunTrust has contributed \$1 billion in capital contributions across Florida. In 2018, they extended \$501 Million in Central Florida Community Development loans and volunteered over 16,660 hours of community service in Central Florida. Their local teammates are active on over 50 boards of directors and SunTrust continues to provide financial support to Central Florida colleges and

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universities, including the University of Central Florida, Rollins College, Seminole State College, Valencia College and Polk State College.

SunTrust's commitment to Florida for over 114 years has made them a pillar of our community. Akerman is proud to support the merger with BB&T and looks forward to continuing our relationship with the newly-formed bank for many years to come.

Sincerely,

AKERMAN LLP

By:   
\_\_\_\_\_  
Andrew M. Smulian  
Chairman and CEO

By:   
\_\_\_\_\_  
E. Ginnette Childs  
Office Managing Partner, Orlando