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April 15, 2019

Federal Reserve Bank of Richmond
P. O. Box 27622
Richmond, VA 23261

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

Re: Support for SunTrust / BB&T Merger

SunTrust has been an active member of the Florida Chamber of Commerce since the 1930's. SunTrust has been actively engaged in helping the Florida Chamber make Florida a better place for a long time.

We support SunTrust's and BB&T's intention to combine in a merger to become America's premier financial institution. We know both companies will continue to be deeply committed to and invested in the communities they serve. We anticipate SunTrust and BB&T to be an even more active community partner. Citizens around Florida are increasingly banking via mobile devices and expecting increased protection in cyber defense. This merger will set the stage for meeting the need for this technological investment. Mergers are part of the American business landscape and they often lead to new services and increased competition which is always a win for consumers.

Florida creates 1 out of every 13 jobs in America and we expect to add another 4.5 million residents by 2030. Banking is a vital part of our economy, and we hope you will look favorably upon this merger.

My best,


Mark Wilson
President and CEO
Florida Chamber of Commerce

cc: Thomas M. Pennekamp, City President, SunTrust Bank