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Beth Sandbower Harbinson
Executive Director

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April 15, 2019

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

To whom it may concern:

I am writing to you regarding SunTrust in support of their merger.

Sun Trust Bank and Foundation have been a valuable partner of ours in the community for the last two years.

In addition to generous funding of our program serving low-income Baltimore families and their K - 8th grade students, the bank has provided us with guidance and resources through their onUp program to help these families learn about budgeting and empower them with tools for financial confidence.

We value SunTrust and their exceptional management team as partners in Baltimore and fully support their merger with BB&T.

Sincerely,



Beth Sandbower Harbinson
Executive Director