

April 15, 2019

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

To Whom It May Concern:

The purpose of this letter is to express support for the intended merger between SunTrust and BB&T.

Junior Achievement of Greater Washington is transforming education at all levels to be more relevant, experiential, and authentically-connected to the realities and complexities of the real world. In partnership with local school systems and the business ecosystem across the Greater Washington region, Junior Achievement serves 70,000 students a year, with support from 6,000 volunteer mentors.

Critical to JA's work to prepare kids for the real world is alignment with likeminded businesses who have a proven commitment to and investment in education. Both SunTrust and BB&T are mission-critical partners for Junior Achievement, and have been for well over a decade. Both banks support JA through philanthropic investment, volunteerism, thought leadership and board participation.

Most recently, SunTrust and Junior Achievement collaborated to develop a strategic partnership to advance JA's experiential, facility-based financial literacy program, JA Finance Park. Because of SunTrust's investment and partnership, 35,000 students a year will graduate from JA Finance Park with a solid foundation of financial capability. While SunTrust is supporting the future of Finance Park and Junior Achievement's impact in the region, BB&T helped lay the foundation needed nearly 10 years ago when they financed the loan to build this region's first Finance Park facility, demonstrating to JA and the education community that they are committed to preparing students to be financially responsible adults.

Both SunTrust and BB&T have demonstrated their deep commitment and investment in the communities they serve, and Junior Achievement of Greater Washington is confident that their expanded philanthropic reach through this merger will benefit our region. Becoming one of America's premier financial institutions, SunTrust and BB&T will have an opportunity to make a meaningful impact on the lives of those living in Greater Washington, and in particular on the lives of JA students.

Junior Achievement of Greater Washington looks forward to partnering with the merged bank to prepare our region's youth for a successful and fulfilled future.

Sincerely,



Ed Grenier
President and CEO
Junior Achievement of Greater Washington