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April 14, 2019

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

To Whom It may concern:

On behalf of the Metropolitan Business League (MBL), I appreciate this opportunity to submit our comments about the BB&T merger application process.

As President of the MBL, my top priority is to foster the growth of the Richmond region's businesses. One way I believe to do that is through strong collaborations and support from our corporate partners.

The MBL is a nonprofit, membership-based business association that aims to foster small business development. The MBL advocates and promotes the economic growth and development of small, women-owned and minority businesses in Central Virginia by focusing on the expansion of business opportunities and alliances, capacity building and advocacy.

BB&T Bank continues to exemplify the true definition of an outstanding community partner. Much of the MBL's success has stemmed from the long-standing financial support of BB&T Bank and their willingness to financially support multiple business educational programs. Such support sustains our programs and allows us to contribute to the success of our members and offer free monthly recharge meetings and other business educational workshops and networking events.

In addition, in 2018, BB&T Bank was a sponsor of our annual Women Who Mean Business Summit and continues to support a plethora of women-owned business initiatives. Most recently, BB&T Bank was nominated for the 2019 MBL "*Vision of Excellence Award*" during our annual awards dinner & reception and was also a sponsor.

Collaboratively with corporate partners like BB&T Bank, we will continue to provide valuable services and resources to business owners pertaining to financial well-being and entrepreneurship.

Again, thank you for the opportunity to offer our comments on this matter.

Sincerely,



Floyd E. Miller, II M. Ed.  
President & CEO