April 16, 2019

To Whom It May Concern:

SunTrust and BB&T have both been longstanding partners in financial literacy education with Junior Achievement of East Tennessee. It is rare find to have not only the corporate financial support but also the volunteer spirit - people from the team who really want to be hands-on in making a difference in their communities. We see this merger as an opportunity for continued and expansion of these partnerships.

Over the years there have been many reasons to celebrate their involvement with our organization – financial institutions like these two are the backbone of what we are able to accomplish as an organization. These institutions are two of the reasons that we were able to grow our student reach by 16% last year alone. Their commitment to helping others gain financial confidence is steadfast and the volunteers who have participated in these efforts have always gone above & beyond. A merger of these two financial forces will spur increased community engagement and impact.

Over the years the SunTrust Foundation has been significant supporting our JA Finance Park Virtual experience. This curriculum is designed for middle and high school students to learn about personal finance and explore career paths. The program will serve over 1,300 students this year in East Tennessee, helping them prepare more fully for college, careers, and the demands of tomorrow’s economy, guiding them along a path toward financial confidence. Time & time again the conversations that we have with the SunTrust Foundation and the SunTrust Volunteers show us that they are all-in when it comes to helping our young people growing up in low- and moderate income homes become financially confident adults. This program gives middle and high school students the skills they need to fill and create the careers of tomorrow. The experience will begin with a month-long, in-class economics program during which students learn personal financial planning and examine pathways to various careers. They then login to JA Finance Park Virtual, where each student is assigned a “life situation” that includes their career, income and family composition. In this virtual simulation, they will make real-life decisions such as buying a car, negotiating a mortgage, paying monthly expenses, investing in their own education and more.

SunTrust and BB&T have also both been longstanding partners with our JA BizTown program at The Hollingsworth Center for Entrepreneurial Leadership where 5th grade students from 19 different school systems, many of which are on Free & Reduced Lunch, attend a day-long simulation where they can hone their financial management skills and explore regional careers. Learning about finances with financial experts on hand is one of the most valuable experiences that these young people can have. The community volunteers and the day-long simulation help provide more than 9,000 students annually with a foundation in personal budgeting, career readiness and real-life adult responsibilities.

We support this merger whole-heartedly and look forward to the completion of this merger. Junior Achievement of East Tennessee looks forward to the day when we will be working with a unified entity in making significant positive community & economic impact continue to happen here for our young people in East Tennessee.

If you have further questions about their involvement please do not hesitate to reach out to me.

Sincerely,

[Signature]

Callie Archer
President

Serving Anderson, Blount, Campbell, Claiborne, Cocke, Cumberland, Grainger, Hamblen, Jefferson, Knox, Loudon, Morgan, Rhea, Roane, Scott, Sevier, Union Counties