

From: [Mullins, Daniel](#)
To: comments.applications@rich.frb.org; [BankMergerApplication](#)
Subject: I support the BB&T – SunTrust merger
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Attachments: [image001.png](#)

To whom it may concern at the Federal Reserve Bank of Richmond and the Federal Deposit Insurance Corp.:

I wholeheartedly support the BB&T – SunTrust merger. I have my checking account with Bank of America and would like to see more options and competition in the national arena for those who want a “local” bank with a national presence for ATMS.

I am familiar with both institutions and had my mortgage with SunTrust until it was sold to another mortgage company. I view this merger as good for competition and the economy. I also am familiar with the commitment that BB&T and SunTrust have to the community and to community-oriented institutions. The impact of the merger will provide even greater incentives for community investments right here in Maryland and in other communities that BB&T and SunTrust serve.

As a researcher who does community-engaged research in some of the poorest neighborhoods in Baltimore, I have witnessed first-hand how SunTrust and BB&T help us to contribute to economic development of at-risk communities in Baltimore and Washington, DC. This merger will further enhance investments in programs that help people with limited income move toward financial freedom and financial well-being.

I look forward to the positive impact that the merger of BB&T and SunTrust will have for enriching the communities that we serve in Maryland.

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