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Via Email: comments.applications@rich.frb.org

Via Email: BankMergerApplication@fdic.gov

Via Email: Natasha.Horton@suntrust.com

April 16, 2019

Federal Reserve Bank of Richmond and
Federal Deposit Insurance Corporation (Atlanta Region)

To whom it may concern:

I am writing today on behalf of the U.S. Dream Academy Inc. to offer support for the proposed SunTrust / BB&T merger.

The U.S. Dream Academy delivers mentoring and academic support to 125 underserved youth at our Dream Academy Learning Center at Pimlico Elementary School, Baltimore City, MD. Our program provides an environment where skills, character, and dreams are nurtured and developed. Students in the Dream Academy's afterschool program achieve better in math, reading and other subjects; have fewer behavioral problems, and have better attendance records. Also, the program offers youth a safe place where they can learn during the peak hours that juveniles are typically victims of crime or engage in criminal activity themselves. The program brings together various community members and gets them actively involved in helping kids learn and grow. Through our partnership with SunTrust, we have engaged in financial literacy and other activities to improve life among our young people.

SunTrust believes in the communities it serves and, through the U.S Dream Academy and other like-minded, mission-driven organizations, invests directly in improving the quality of life for those most in need.

We hope that through this merger; the combined entity will magnify the current contributions to economic development, job creation, and access to quality education in the neighborhoods that we serve. We support the merger on behalf of a better future for the young people of Baltimore.

Sincerely,


C. Diane Wallace Booker
Executive Director