



April 15, 2019

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

RE: Support of SunTrust and BB&T Merger

To Whom It May Concern:

Please accept our comments pertaining to the merger of SunTrust and BB&T.

The relationship between SunTrust and the Columbus Housing Initiative, Inc., d/b/a NeighborWorks Columbus, begins before our actual creation. Then SunTrust President, Frank Etheridge served on the original advisory council, in 1997, which led to who we are today. He recognized the importance of having a non-profit community development organization that embraced his vision, which became our vision, of *“the elimination of substandard housing”*.

It was this original advisory council, led by Frank Etheridge and embraced by all at SunTrust, which determined it was critical that there be a consortium line of credit for the organization. It was SunTrust that led the way in making it possible by agreeing to manage the participatory capital with six other banks. SunTrust continue to manage this access to capital for almost ten years, leading to over one hundred homes being built and the revitalization of one of our historic neighborhoods, East Wynnton Park.

When our community began to talk about the possibility of applying for a HOPE VI project to eliminate the aging Peabody Apartment, SunTrust stepped in and made it possible for Columbus to not only make homeownership a part of the HOPEVI application, but facilitated the access to the capital to turn the promised 28 units into 33 homes that were purchased.

From the beginning, and every year since, SunTrust has continued to be one of our strongest private industry financial partners, providing technical assistance, leadership, strategic positioning, flexible capital and programmatic grants.

These are just a few highlights that show not only the commitment SunTrust has to the City of Columbus but to NeighborWorks® Columbus as well. With our long history and our vision for the future, the residents of our community are poised to benefit from this merger.

If I can provide any additional information, please do not hesitate to contact me.

Sincerely,



Cathy Williams
President/CEO

cc: FDIC – Atlanta



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

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