

Kevin Greiner, President & CEO
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April 16, 2019

Federal Deposit Insurance Corporation
Atlanta Regional Office
10 10th Street NW, Suite 800
Atlanta, GA 30309-9849

To whom it may concern:

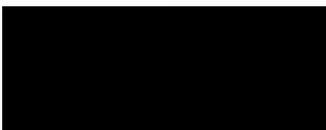
I am writing in my capacity as President and CEO of Gas South, LLC, an Atlanta-based natural gas provider that serves over 300,000 residential, commercial, and industrial customers in competitive retail markets in Georgia, Florida, North Carolina, and South Carolina and has annual revenues of approximately \$350 million. SunTrust currently serves as our lead bank for our \$80 million revolving credit facility and shares the lending responsibilities with two other banks. We have had a past relationship with BB&T as well, though we are not presently a client of that bank. I also have the privilege of serving on the boards of several non-profit organizations with executives from both SunTrust and BB&T.

We have no significant concerns with the proposed merger of SunTrust and BB&T and do not believe that the merger would negatively impact our ability to access financing. Furthermore, in my experience, SunTrust and BB&T are both purpose-driven companies as demonstrated by the deep institutional commitment to philanthropy and community investment as well as the volunteerism and generosity of their respective employees. As a similarly community-minded executive, I was pleased to learn that corporate citizenship will continue to be a core strategy of the merged entity.

In our experience, the interest among banks for our business is very strong and the financial services marketplace in Atlanta is highly competitive. We currently have three banks, including SunTrust, in our bank group. We do not believe that this merger of equals would create challenges for Gas South to access the capital and financial services we require to continue to grow our business. From a client perspective, we are in support of the transaction as we believe the merged entity has the potential for offering an even more comprehensive set of capabilities to us, while also having many other financial services providers that will remain interested in our business.

Please feel free to contact me for any additional input or information you may desire. Thank you.

Sincerely,



Kevin Greiner
President and CEO