

April 17, 2019

FDIC

Atlanta Regional Office  
10 10<sup>th</sup> St., NW, Suite 800  
Atlanta, GA 30309-3849

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

To Whom It May Concern,

As a HomeFree-USA Center for Financial Advancement scholar, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America. I have very honored to have Fisk University as a HomeFree-USA Historically Black College and University partner. I am a freshman at Fisk University and being a CFA scholar has provided me with an in surmountable amount of opportunities. All this possible because of HomeFree-USA's partners which include SunTrust.

I hereby support this merger and wish SunTrust greater success.

Best Regards,  
Chidera M. Okeke