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Received

April 11, 2019

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Federal Reserve Bank of Richmond  
 PO Box 27622  
 Richmond, Virginia 23261

2019 APR 16 AM 11:51  
 FDIC - DRG/DCP  
 Atlanta Regional Office

FDIC Atlanta Regional Office  
 10 10<sup>th</sup> Street NW, Suite 800  
 Atlanta, Georgia 30309-3849

On behalf of Operation HOPE, our Board of Directors and our 3.2 million clients, it is my honor to speak in support of the merger between SunTrust Banks, Inc. and BB&T Corporation. Both of these institutions have been strong and consistent supporters of Operation HOPE programming in underserved communities throughout their respective branch footprints. Each bank supports HOPE in the delivery of both youth and adult programming. To address the financial literacy and empowerment needs of the underserved, the under banked and the unbanked, Operation HOPE has developed and implemented the HOPE Inside model. This program provides education, interventions and tools that assist low- and moderate-income clients with achieving financial independence. HOPE empowers our clients to become self-sufficient and financially secure, and in many cases, become homeowners and small business entrepreneurs in their communities. The HOPE Inside youth programs include the foundational education platform – Banking on our Future. This program is designed to address generational poverty by educating and empowering youth. SunTrust Banks and BB&T Corporation bankers serve as volunteers in workshops, classrooms and community centers teaching the language of money, banking, credit, and savings.

SunTrust Banks, Inc. has supported Operation HOPE since 2007. That year together we launched Banking on our Future for underserved youth in Atlanta and continued to expand that programming for youth in many of their major markets. HOPE and SunTrust Banks opened the first HOPE Inside location for adults at Ebenezer Community Center in Atlanta. Since then we have opened eighteen HOPE Inside locations together supporting more than 176 communities and nearly 30,000 individuals. Our current operations are in the economically challenged neighbors of Atlanta, Georgia; Florence, Alabama; Dundalk, Maryland; Washington D.C.; Hialeah, Kissimmee, Orlando, Tampa, Florida; Memphis, Tennessee; Raleigh, North Carolina. Together HOPE and SunTrust Banks will launch another 4 locations in 2019, with an ultimate goal to open 200 HOPE Inside offices in underserved communities.

BB&T Corporation has supported Operation HOPE since 2010 when together we launched Banking on our Future in Washington D.C. Since the initial launch we have expanded the youth programming in other BB&T markets, including Atlanta, and we have opened HOPE Inside locations for adults in Houston, Texas; Atlanta, Georgia; Columbia, South Carolina; and Baltimore, Maryland, several in response to natural disasters and economic recovery.

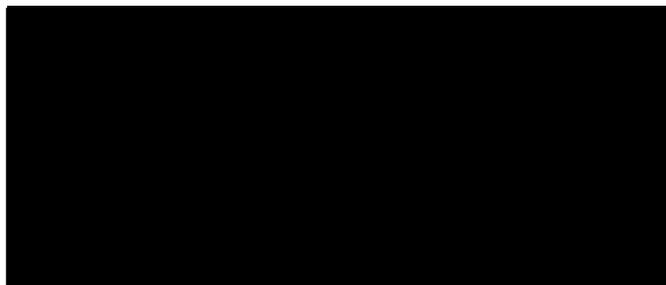
Through the HOPE Inside locations supported by SunTrust Banks and BB&T Corporation, Operation HOPE has assisted on average increased credit scores by 42 points in 5.4 months, increased savings and decreased debt across all locations. SunTrust Banks, Inc. and BB&T Corporation's commitment to and partnership with Operation HOPE has allowed our organization to grow significantly, especially in the Southeast region of the U.S. The proposed merger will enable Operation HOPE to expand into new areas and to offer diverse programming including credit and money management, homeownership, and entrepreneurship training. To date, support from the two banks has allowed Operation HOPE to have a positive impact on the lives of over 35,321 adults and 5,000 youth.

SunTrust Banks, Inc. and BB&T Corporation have provided over \$11MM in direct contributions to fund Operation HOPE programs that support underserved communities and address the needs of vulnerable populations. In addition, they provide office space and administrative support for our financial wellbeing coaches in the HOPE Inside locations.

Attachment 1 to this letter contains statements/testimonials from representative Operation HOPE clients who have been profoundly and positively impacted by our work supported by the Banks.

HOPE could not have achieved these results without the continued support of both banks and their Executive Teams. We are extremely grateful and hope to expand our relationship as our organization grows. If you have any questions on the material provided, please do not hesitate to contact me at the above contact information.

With HOPE,



John Hope Bryant