

April 18, 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™ Historically Black College and University partner, 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.

As a CFA Scholar at Fisk University, I have learned great financial literacy skills for my future. Before joining the CFA Scholars Program, I never thought about being a young homeowner, but through this program I have been able to picture myself doing it. Not only did I learn things about homeownership, but also about building good credit, budgeting my money, and gaining relationships to build my network.

With the Money 4 Life Conference and Buy Your Home Using Other People's Money Conference, supported by HomeFree-USA, I have been able to invite other students outside of the CFA Scholars Program to come to these events so that more people in the community can gain the essential information. I have also been able to take detailed notes to share with family members and friends who are not in the Nashville area, including my older brother who wants to be a young homeowner and was a former HBCU grad. The program is beneficial not only to the students who are in it, but the people around them.

I hereby support this merger and wish SunTrust greater success.

Regards,



Madiya E. Farmer