



April 18, 2019

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

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

Proposed Merger of BB&T and SunTrust Banks

To Whom It May Concern:

My family has been banking with "SunTrust Bank" since 1909--110 years. My grandfather started with Mr. Hill when he formed his proprietorship and began doing small grading jobs and basements around Durham, North Carolina. SunTrust has always been there for 3 generations of our family as we bank with them and invest with their private wealth management bank.

Throughout the years "Durham Bank & Trust Co." predecessor to SunTrust provided credit for the employees of Durham's tobacco and textile mills so they could afford company housing near the factories. They also provided financial services for Durham's businesses. SunTrust has been a loyal and trustworthy advocate for Durham for over 110 years. They have contributed heavily to non-profits and organizations for the further good of Durham through their presences in Durham and surrounding towns and cities.

SunTrust has provided scholarships to many of our young people so they could access our community colleges. Their history of giving over the years has been strong, and their contributions to our public schools have been stellar.

My family and I without a doubt are in favor of this merger as we feel it will strengthen money center banking in our region. Please feel free to contact me if you would like additional input and or a testimonial: Robert D. Teer, Jr., [REDACTED] telephone number 919-549-9506.

Best Regards,

[REDACTED]
Robert D. Teer, Jr.