

April 18, 2019

FDIC
Atlanta Regional Office
10 10th 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. I attend Fisk University in Nashville, Tennessee. HomeFree-USA has helped me in getting a firm grip on finances and how to start a successful financial life. I would like to thank HomeFree-USA for all they've done and I would also like to congratulate SunTrust and BB&T on their merge to become America's premier financial institution. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Regards,

Zhane J. Ballard