

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. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

As a beneficiary of HFUSA's Center for Financial Advancement at Fisk University, I can testify to the tremendous, and great, work done to prepare students at HBCUs for leadership, financial freedom, and post-graduate excursions.

I hereby support this merger and wish SunTrust greater success.

Regards,

A solid black rectangular box used to redact the signature of Nicholas Whiteside.

Nicholas Whiteside
Fisk University
Center for Financial Advancement Scholar