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April 19, 2019

*Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261*

To Whom It May Concern:

My name is Rick Benton with Black's Tire Service. We are in the tire and automotive business with over 50 locations in the Carolinas. We also are a wholesale distributor that services NC, SC and Southern VA. Our company, started in 1929, has been in business for over 90 years. We believe strongly in business relationships and value our current relationship with BB&T and the team they have here in our area. We have been doing business with Evan Gore now for many years and the relationship is key to our banking relationship and business needs.

At first, when first hearing about the merger with Sun Trust, we were concerned that we might lose this local bank feel but after researching both banks and history we now see where this can help our business needs for the future. We fully support the merger and believe this will continue to be big for our communities and growth for the future.

Thanks for your time and if you have any questions I would be glad to answer.

Sincerely,

Ricky Benton II
TEAM BTS