



April 19, 2019

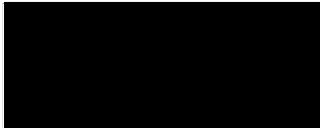
To: Federal Reserve Bank of Richmond and the Federal Deposit Insurance Corp.

On behalf of the B&O Railroad Museum located in Baltimore, Maryland, I would like to express our support for the BB&T and SunTrust merger. This is a union of two highly committed community-oriented institutions. By joining together, the impact of their community investments will be leveraged benefitting the citizens and the cultural/community institutions that serve them.

SunTrust and BB&T are key to helping our institution contribute to economic development of at-risk communities in Baltimore and Washington, DC. This merger will hopefully expand resources to invest in educational programs and other crucial initiatives that our communities need to become economically vibrant.

We support the merger of BB&T-SunTrust for the betterment of the communities that we serve in Maryland. If you have any questions, please do not hesitate to contact us.

Sincerely,



Kris A. Hoellen
Executive Director
B&O Railroad Museum