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**Subject:** SunTrust & BB&T Merger  
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This e-mail is in support of the pending merger of SunTrust Bank and BB&T.

I have had the privilege of being a Bank Director of SunTrust Bank for over 20 years. My position was originally on the Board of the unit bank for South Florida which later became an advisory board position.

I have also had the privilege of doing legal work for both SunTrust and BB&T and therefore have been able to observe both bank cultures.

Based on these various experiences I can endorse without reservation this pending merger of equals. From my experiences and observations in South Florida, these two banks bring similar cultures and different strengths to the table that will benefit the public.

Both banks are customer focused and have been most successful in different lines of business. For instance, BB&T excels with their small business lending in the space under ten million dollars where SunTrust seems to excel on the lending space from ten million and up.

Both banks are very community minded in both their sponsorships to non profits and their CRA lending. I have observed this from my positions as Chair of the Greater Fort Lauderdale Chamber of Commerce and as a City of Fort Lauderdale Commissioner for nine years.

In summary, I am enthusiastically supporting this bank merger between SunTrust Bank and BB&T!

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