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April, 19, 2019

Karen Leone de Nie  
Vice President of Community and Economic Development  
Federal Reserve Bank of Atlanta  
1000 Peachtree Street N.E.  
Atlanta GA, 30309

Dear Ms. Leone de Nie,

On behalf of Belair-Edison Neighborhoods, Inc. (BENI), it is my pleasure to express support for the BB&T Bank and SunTrust Bank "Merger of Equals."

BENI has a 27-year history of working to revitalize and stabilize the community. We offer a variety of free programs and services to assist new and current residents, facilitate several capital improvement projects, help with small business development along Main Street corridor, and ultimately market the neighborhood as an ideal place to live, work, and spend.

For years BB&T Bank has been one of BENI's leading lending institutions helping us promote homeownership and entrepreneurship in our community. A recent partnership with SunTrust Bank aims to do the same. I am confident in saying that together our work has led, and will continue to, a resilient neighborhood that remains strong throughout challenges as well as even stronger homeowners and business merchants.

We strive to create community development initiatives that will improve homeownership rates, decrease vacancy and foreclosure rates, and an improved external and internal image of the neighborhood. To have the support of both BB&T and Sun Trust Bank makes our clients and other community stakeholders feel confident in investing in Belair-Edison.

With that said, we are in full support of this merger as it will build upon a long tradition of excellence in community banking!

Sincerely,



Kadija Hart  
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