



April 22, 2019

FDIC Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849

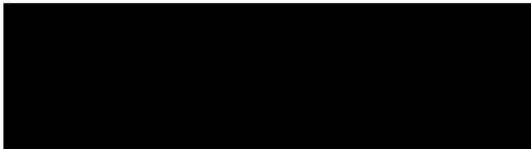
Re: *Proposed Merger of Equals between BB&T and SunTrust*

Dear Sir or Madam:

I am the President Davison Fuels & Oil, a BB&T client since July 2014. We are one of the largest locally-owned and operated wholesale distributors of fuel and lubricants in the Southeastern United States. Located in Mobile, Alabama, Davison has over 200,000 gallons of bulk lubricant storage and over 100,000 square feet of warehouse space. Our Company's existence dates back to 1950.

Since moving our banking relationship to BB&T about five years ago, they have provided working capital to help expand and grow our Company; as well as, deliver as safe and secure cash management treasury platform for all of our businesses. They've been a strong supporter of our Company and may more like us in Mobile, Alabama.

I support the merger and I believe the combined entity will be good for our community and the associates.



S. David Padgett
President
Davison Fuels & Oil