



OLIVER F. COBB & ASSOCIATES, LLC

April 22, 2019

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

To whom it may concern:

As a local business owner I would like to take this opportunity to express my desire and interest as it relates to the much discussed merger between BB&T and Sun Trust. My experience and relationship dates back to September 2001 with BB&T, I hold both investments, stock, personal and business accounts with the local city President Mr. William (Bill) Davies.

Mr. Davies has been a very important factor in the success that our business has achieved over the last twenty plus years. Moreover, I have a clear memory and will always be grateful as to the manner that BB&T and Mr. Davies went above and beyond to assist me in obtaining the operating capital to expand our Insurance Sales and Service organization to diversify into an Insurance Records and Information Management firm that provides services to Federal, State and Local Governmental Agencies. Furthermore, this expansion could have not happened without the support of Mr. William Davies and BB&T.

Over time as our desire to expand throughout the United States with a focus on the eastern region from Miami Florida to the state of New York please allow me to be very clear, without the \$100,000.00 line of credit we would not be where we are today. My personal and professional expertise has allowed my organization to engage in business relations with both organizations, BB&T has demonstrated and proven that they have the personal and up close community banking relationship and I have had the opportunity to experience the Wealth Management expertise that Sun Trust will bring to this merger.

I fully support this merger and I truly feel this relationship will not only be a success, but great for the surrounding communities.

Best Regards, Oliver

Oliver Cobbs
Oliver F. Cobb & Associates
2709 Airport Road, Suite 110
Dalton, Ga 30721



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

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