

April 22, 2019

Federal Deposit Insurance Corporation
550 17th St NW
Washington, DC 20429
BankMergerApplication@fdic.gov

To Whom It May Concern:

Please accept this letter as my formal support for the merger of SunTrust and BB&T as both the Chief Executive Officer of Hotwire Communications and as a member of SunTrust's South Florida Advisory Board.

Hotwire Communications has been providing fiber-based communications services to businesses and residents throughout SunTrust's footprint in the Southeastern United States for nearly twenty years. The support of SunTrust in Hotwire's growth has been critical to Hotwire as SunTrust provides localized support with the backing of a national organization.

I support this merger as we look forward to a new entity that provides regional attention with the strengthened support of a larger institution. The economic growth resulting from this merger will be beneficial to all of those in the new entity's footprint.

Sincerely,

A black rectangular redaction box covering the signature of Kristin Johnson Karp.

Kristin Johnson Karp
CEO