



F.D.I.C. Atlanta Regional Office

10 - 10th street, NW, Suite 800

Atlanta, Ga 30309-3849

Gentlemen:

We are and have been a customer of BB&T for a number of years. In past years we were a customer of SunTrust.

We have enjoyed our association with both organizations and have great respect and admiration for their business ethics, code of conduct, customer service and commitment to being good citizens of our community. Their employees and leaders are actively involved in being good neighbors and making our community a better place to live, work, play and worship.

I believe the combined resources (financial, technology and human) will be of great value to our businesses and our community and hereby express my support for the merger of BB&T and SunTrust.


Larry Benson, *L*

Benson's, Inc.

COB & CEO