

From: [Jay Reeve](#)
To: [BankMergerApplication](#); comments.applications@rich.frb.org
Cc: [Sullivan, Paul](#)
Subject: [EXTERNAL MESSAGE]Letter of support
Date: Monday, April 22, 2019 4:40:48 PM
Attachments: [image001.png](#)

Good afternoon,

This is a letter of support for BB&T regarding their proposed merger with Sun Trust. I am very happy to have the opportunity to underline our trust in BB&T. Apalachee Center, Inc. is the largest community mental health center in this part of North Florida. We are a not-for-profit with typically thin margins, and its crucial to our mission to have the support of a community friendly bank who understands the needs of community healthcare providers. BB&T made it possible for us to finance the construction of a large, desperately needed inpatient psychiatric facility in 2011, and was an excellent partner throughout that process. They have been extremely responsive to our institutional needs, and have worked with us to develop rate structures and debt service plans that allowed for a responsible repayment of our construction loan while recognizing our not-for-profit status and our need to hold costs low. We were so impressed with BB&T's commitment to community healthcare and good community stewardship that we subsequently contracted with them to manage our retirement plan, which they have done skillfully and, again, bearing in mind our not-for profit status. This partnership has brought jobs to our community and dramatically increased access to emergency behavioral healthcare. I am entirely in support of the proposed merger, and believe that it will be good for this community and for Apalachee Center.

Jay Reeve, PhD

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