



April 22, 2019

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

At Family Foundations, we were excited to hear about the impending merger between SunTrust and BB&T; we are looking forward to doing business with the combined entity. The fact that both organizations are based in the South is particularly important to us since a regional understanding of the opportunities and challenges in our local market has always been a distinguishing trait in our relationship.

Family Foundations maintains a warm and cordial relationship with the SunTrust personnel here in Jacksonville, Florida. The CRA personnel have been very attentive over the years offering their help in many ways. Both Brian Parks and Lauren Butler have worked with us on local business opportunities in our Financial Education practice, as well as being tireless supporters of our annual Wi\$e Money Week initiative, providing both monetary and volunteer support. We have also enjoyed the tireless work provided to us by Joe Carney, who graciously served for many years as a trusted and valued board member, serving in various roles as head of governance and then as our treasurer. Finally, SunTrust is our local banking relationship. The work of Tammy Molter and her team is impeccable and makes our transactional work seamless.

Good luck as you move down this important merger track. We look forward to maintaining the cherished relationships we have forged with our partners at SunTrust.

Sincerely,


William J. Haley
President & CEO