



April 23, 2019

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

Dear Sirs and Madams,

I am writing in support to the merger between BB&T Bank and Suntrust Bank. I have had ample experience with both institutions and believe that the merger will bring more and better services to the clients and the community.

I have been a Suntrust customer since 1999 both through our family's business and our personal accounts and the experience has not been anything but positive. I also have worked for over 10 years with BB&T through different collaborative opportunities that the non-profit organization which I lead, Ser Familia, Inc. has had with the bank.

BB&T's support to our mission of helping Latino families in the Atlanta Metro area has been unwavering. Having a partner like BB&T has helped us expand our reach and gain visibility. The company's culture of inclusiveness and its strong commitment to their partners and communities is exemplary.

I sincerely believe that the upcoming merger will only mean an enhanced capacity to serve the community, given the augmented combined scale of the new institution which will be created, along with both companies' proven track records. I am certain that the Latino community will particularly benefit from the merger, given that BB&T is seen as an ally of the community, because of the decisive steps they had taken in the past to open their institution to DACA recipients and other similar initiatives. This reputation along with Suntrust's image of being a long-standing member of the Atlanta community with strong and friendly ties to our many members, will only create an institution which will be respected and supported by the community.

Kind regards,


Belisa M. Urbina
Executive Director