



April 22, 2019

Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261

RE: Merger of BB&T and SunTrust Banks

We began our banking relationship with BB&T in August 2010 as a new, start-up company – a time when most banks would not entertain the thought of beginning a banking relationship with an unproven company.

We were and are thankful they opened their doors to us. Even though we work almost exclusively for the major oil companies we were an unknown at the time.

Our company performs maintenance and repairs to above ground storage tanks for downstream petroleum terminals - from Texas to Florida and north to Baltimore, Maryland. Our employees reside in multiple states and travel to and from temporary job sites.

BB&T has been instrumental in providing the financial products (checking accounts, credit cards, Line of Credit, equipment financing) we needed as we have grown in the past 8.5 years. I believe that the pending merger will allow them to continue to be a great partner for us and be able to offer other companies the same valuable service we receive.

Other banks have been chasing our business for the past 6 years but we are well pleased with BB&T and a trusted relationship with them.

Sincerely,

A solid black rectangular box redacting the signature of Christine (Christy) Bumgarner.

Christine (Christy) Bumgarner
Concord Tank Corporation
CEO