

**From:** [Andy Ammons](#)  
**To:** [BankMergerApplication](#)  
**Subject:** [EXTERNAL MESSAGE] Proposed Merger of BB&T and SunTrust A Great Opportunity  
**Date:** Tuesday, April 23, 2019 1:13:59 PM

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Sirs

I would like to take a minute and voice my support for the proposed merger of BB&T and SunTrust  
I am a real estate developer and investor with projects throughout NC, but primarily in the Raleigh, NC area

I use a variety of banks and sources to finance my projects, with BB&T being my primary lender for the past 20 years

I have completed real estate developments that added over \$1.5 Billion dollars to the local tax base in Wake County alone

I would not have been able to complete these projects without the assistance of BB&T

After this length of time, we have weathered 2 recessions and that's when we learn the value of good lending partners- which BB&T has proven to be

Their attitude of proceeding to provide capital to appropriate projects, but only after substantial due diligence and through a conservative lens, has proven to be a rewarding partnership for our community, BB&T shareholders and to my employees and companies

For over 15 years I have been a part of the Triangle Regional Advisory Board for BB&T

Not only has that been valuable to my business, but I have also come to know many of the lead executives in BB&T- from Kelly King on down to our local Commercial lending team, Wealth management, Insurance and Retail divisions

They all share the same core beliefs that BB&T promotes – since John Allison was leading the bank, all employees find themselves committed to being the best they can be professionally, personally and as members of their communities

They certainly 'Walk the Walk'

Thank you for the opportunity to provide some background and thoughts

**Andy Ammons**

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