



April 23, 2019

Re: Merger of Equals BB&T and SunTrust

Dear Sirs,

It is with great pleasure to write this letter in support of the merger between BB&T and SunTrust. I have been associated with BB&T in excess of twenty-nine years. I have owned and operated various companies during this time; which BB&T has provided me with short-term capital. This allowed me to expand my operations that created employment in our community. Further BB&T provided our operations with the necessary "back of the house" knowledge in our international letters of credit department for export and import. This was essential in our growth over the years.

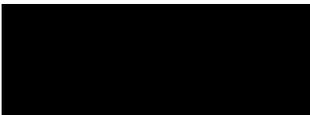
Our furniture company was number one in the commercial space with local manufacturing and offshore manufacturing with excess of 5800 employees. BB&T was our sole banking facility and without them it would not have been the same company.

A few highlights:

- BB&T staff is "always" on hand:
 - To take care of current and future requirements
 - Provide suggestions when questions arise
 - Superior attitude of always "wanting to deliver results"
 - Upfront and frank of a current situation
 - Being realistic with current and future needs
 - Always being extraordinary with each situation
 - Always following up any task or ask until completed
- BB&T is a large HANDS ON BANK that always delivers a smile with a down home feeling.
- BB&T delivers Service and Customer Advocacy in the upmost manner at all times.

I strongly support the merger and believe the combined entity will be wholesome for our community and allies.

Sincerely,



Mark A. Norcross

