

**From:** [Debra Simmons](#)  
**To:** [BankMergerApplication](#)  
**Subject:** [EXTERNAL MESSAGE]letter of support  
**Date:** Tuesday, April 23, 2019 3:59:00 PM

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My name is Debra Simmons, director of Neighborhood Improvement Association (NIA) in Savannah, GA. I am writing to share NIA's support for the merger of SunTrust and BB&T Banks. For years, SunTrust has been supportive of NIA's programs by offering financial support and professional guidance. SunTrust's assistance has helped NIA offer services to the underserved population by encouraging them to save and use their finances in constructive ways.

NIA is a non-profit Community Development Corporation located in Savannah, GA. Its mission is to promote positive change in individual, family and community circumstances by improving physical, economic and social conditions in Chatham County. NIA offers three asset building services to the low to moderate income community: Volunteer Income Tax Assistance – VITA; First Time Homebuyer Workshops and Affordable Home Builders Program.

**VITA:** NIA is the lead organization for the Savannah Coastal Empire Asset Building Coalition. This coalition is a 20 organization partnership that offers the VITA Program to taxpayers in Bryan, Chatham, Effingham, Richmond, Kingsland and Ware Counties.. VITA is an IRS initiative of free tax preparation to help low to moderate income taxpayers, persons with disabilities, limited English speaking taxpayers and the elderly. For the scope of this program, the IRS defines low to moderate income as individuals/families making less than \$54,000 per year. This program saves taxpayer over \$1.2M per year in tax preparation fees and claim over \$2.3M in refundable credits.

**First Time Homebuyer Workshops:** NIA is a State of Georgia Department of Community Affairs approved housing counseling agency that provides free home buyer education to approximately 200 potential first-time home buyers annually. NIA partners with local housing experts to offer free workshops that emphasize budgeting, rebuilding & maintaining good credit, mortgage lending, home-owners insurance, home inspections and the closing process.

**Home Developer:** NIA also collaborates with the City of Savannah's Housing Department to make home buying affordable for first time home buyers. NIA is a housing developer who build homes with the City offering down payment assistance which makes the homes affordable for the first time home buyer. Households with a combined gross income of 80% or less of the area median income for Savannah, as established by HUD, may qualify to participate.

It is with great honor that we submit this letter in support of SunTrust Bank. If you have any questions or concerns, please feel free to contact me. Thanks.

*Debra Simmons*

Executive Director  
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