



Ezell Trucking, Inc.

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

To Whom It May Concern:

Ezell Trucking, Inc. has had a 20 year relationship with BB&T. Founded in 1951, Ezell Trucking, Inc. is a family-owned trucking business specializing in the transportation of wood residuals in NC, SC, and VA. We employ close to 200 individuals in rural communities and assist in providing a positive economic impact in low- and moderate-income areas that surround all eight of our company's locations.

Over the decades, BB&T has supported Ezell Trucking, Inc. in numerous expansions and new business opportunities through short-term capital loans and lines / letters of credit, to finance new equipment, land acquisitions, etc. Additionally, Ezell Trucking, Inc. has partnered with BB&T's insurance arm, now McGriff Insurance Services, for many years for our employee's insurance, worker's compensation insurance, and our property and casualty insurance. With the support of BB&T and our Market President, Pat Nobles, we have been able to serve a niche market in the agricultural industry.

As the second generation CEO of my family's business, I support the merger between BB&T and Sun Trust, and I believe the combined entity will be a great step forward for offering enhanced opportunities for our rural communities where we live and operate.

[Redacted Signature]

Grover J. Ezzell
CEO, Ezell Trucking, Inc.

"We Built Our Business On Service"