

**From:** [Robert Schiller](#)  
**To:** "[comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org)"; [BankMergerApplication](#)  
**Subject:** [EXTERNAL MESSAGE]BB&T and Suntrust Merger  
**Date:** Tuesday, April 23, 2019 11:02:06 PM

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Good evening. I am emailing in my role as Chief Financial Officer with the North Carolina Symphony. The Symphony has been a client of BB&T for more than three decades for our day-to-day banking and for the past five years as the manager of our endowment funds.

We have relied on BB&T to help us modernize our banking and find cost and time efficiencies at every turn. BB&T has supported the Symphony through various economies – good, bad and in between – and has always been there for the North Carolina Symphony. BB&T has provided the Symphony with the short-term and long-term financing necessary for growth, and in some cases, for our survival. We are in a very strong financial position (cash reserves, out of our line of credit, etc.) due in large part to BB&T's steadfast support. BB&T is a true community partner in every way imaginable – from our daily banking needs, the management of our endowment funds and through their philanthropic support of the Symphony and many other nonprofits in the communities they serve.

I support the merger of BB&T and Suntrust and believe it will be beneficial to our community. On a personal level, I have banked with Suntrust for more than two decades (Maryland and North Carolina) and I have financed my home through BB&T Mortgage. Over the years, I've always had great respect for both institutions. Their merger makes a great deal of sense – their business models are similar, they both are known for their integrity, and they are both well-respected, customer service oriented companies. Thank you for your consideration of my letter of recommendation.

Sincerely,  
Robert Schiller

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