

ALBERT O. McCAULEY
PO Box 361
Fayetteville, NC 28301
(910) 483-1861

April 24, 2019

RE: BB&T / SunTrust Merger

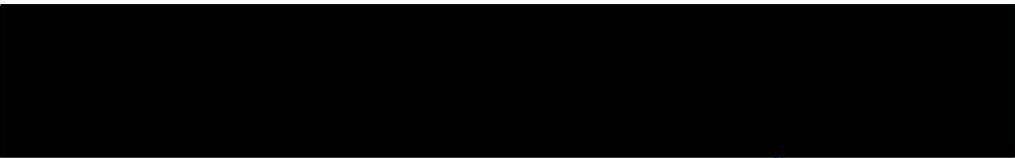
Ladies and Gentlemen,

I am a business owner living in Fayetteville, NC. Over the past 40 years, I have had the pleasure of working with BB&T in building my businesses. I founded a convenience store business which over a period of 30 years grew to more than 100 units located in towns and cities throughout North and South Carolina. After selling that company I founded an asphalt paving and sitework construction firm called Highland Paving Co, which now has manufacturing and construction operations in Fayetteville and Wilmington, NC.

Throughout my business career, BB&T has been a trusted partner in growing my businesses. By providing the necessary capital as well the advice and counsel that business owners need, BB&T has truly been a huge factor in our success. As a result of our combined efforts, more than 1500 permanent jobs were created, many for people in rural or low wealth communities. Moreover, because of our mutual success, we have been able to support and promote a myriad of charities and non profit organizations in the communities we both serve.

Even as BB&T has grown over the years, the bank has never lost sight of the importance of personal relationships and individualized service. Our region has been greatly served by BB&T and I fully expect the merger with SunTrust to create an even stronger institution which will be able to offer even more services and support across our growing regional economy. I fully support the merger and believe the combined company will be a benefit to me and to other customers and communities.

Should you have any questions or concerns, please feel free to contact me.



Albert O. McCauley