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**To:** [comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org); [BankMergerApplication](#)  
**Subject:** [EXTERNAL MESSAGE]SunTrust + BB&T  
**Date:** Wednesday, April 24, 2019 9:13:42 AM

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To Whom it May Concern:

I am writing to express my personal and professional support for the proposed merger of SunTrust and BB&T.

I have personally banked with both institutions over my lifetime and think that the merger is an incredible stroke of brilliance for the customers of both banks who will receive enhanced service and capacity. I know the leadership of both SunTrust and BB&T and think that they are strong, principled and ethically focused leaders. I trust the vision they have crafted. This is unusual in the current financial climate.

Additionally, my company currently banks with SunTrust and after having a one on one meeting with leadership, I am convinced that their blended services and counsel will only add value to our portfolio management and fee structure.

Finally, I know that our local nonprofit community in Raleigh, NC will benefit from this merger. I have seen amazing philanthropic support from both of these banks and feel strongly that when they combine and implement structure that we will see incredible benefits to the groups locally that need their help.

I am excited about this merger. I think it is a strong proposal that should move forward. I look forward to the HQ moving to Charlotte and the great jobs and opportunities that will follow for our fellow citizens.

Thank you,  
Matthew B. Smith

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