

Collin County Pediatrics

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**To: Federal Reserve Bank of Richmond
FDIC Atlanta Regional Office**

Re: BB&T and SunTrust Merger

I am a pediatrician in the north Dallas suburbs and have been a client of BB&T for 2 ½ years. My medical practice had grown rapidly over the past several years and in 2016 I decided we needed more office space. Justin Rutledge at BB&T was able to assist me with build out expense financing and the eventual purchase of my new medical office building in 2017. BB&T offered a loan package that was better than the national banks, Chase and Wells Fargo, and the regional banks, Valiant and Plains Capital, could offer me. Simply put, BB&T outworked the competition. I now employ 12 people and my office building is also occupied by a young dentist and a young orthodontist that will serve our rapidly growing community for years to come.

Everyone that I have worked with at BB&T has been trustworthy and exceptional. At least one of the larger banks, Wells Fargo, has had serious ethical lapses over the past several years that have embarrassed the industry. I feel that fair competition is great for everyone, customers as well as bankers. I feel the merger of BB&T and SunTrust will help businessmen like me hoping to grow their business.

Regards,


Jay P. Schwartz, MD