

FOWLER PROPERTIES

2141 Emory Street, NW
Covington, Georgia 30014

April 23, 2019

Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261

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

Dear Federal Reserve and FDIC,

I am a retired Georgia banker and third generation of bankers in my family. We sold our family owned bank to BB&T in 2006. John Allison was the CEO at that time. Shortly after the sale was announced, Mr. Allison personally visited each of our approximately 25 branches scattered in communities from Winder, Georgia to Kennesaw, Georgia. He met with each department head and spoke to every employee.

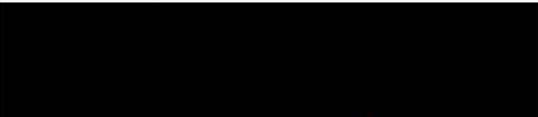
BB&T still places great emphasis on banking relationships and community visits. I feel that this attentiveness to employee relationships with management has been one of the keys to BB&T's continued success.

I have done business with both BB&T and SunTrust Bank for many years and have been satisfied with my relationships with both institutions. I am in favor of the merger and recommend its approval. It will be a win/win situation for the continuation of the banking system in this era of ever-increasing technology.

I am 80 years old and the checkless society that we talked about some 30 years ago, is now here. Being a former banker, I worry about the future of the banking system and the Federal Reserve. Especially in times when the lack of knowledge has countries like Italy in a dire financial situation. Reference: Wall Street Journal, April 3, 2019, "Italy's Populists Covet Central Bank and its Gold", and April 9, 2019, "Italy Warns of Bigger Deficit".

In the end it is the poor who will suffer the most. Every year the U.S. gets deeper in dept in my opinion. Banks and the Federal Reserve are our only hope.

Sincerely,



Robert R. Fowler III