

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,

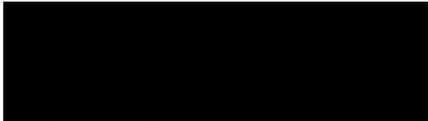
I have been a real estate broker, developer and commercial real estate manager in Georgia for over 40 years.

BB&T has always handling my banking needs in a satisfactory manner and I have a lot of confidence in the management team. I feel that BB&T's corporate philosophies have served them well over the years and allowed the bank to remain successful during times of turmoil in the financial services industry.

I am in favor of the merger of BB&T and SunTrust Bank.

This "Merger of Equals" should give the newly created institution the critical mass it will need to remain profitable and competitive in this new age of technology.

Sincerely,



Charles D. Tuller
Sunbelco Realty Co., Inc.