



Economic Opportunity Authority
For Savannah-Chatham County Area, Inc.

April 23, 2019

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

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

Greetings Federal Reserve Bank of Richmond,
Greetings FDIC's Atlanta Regional Office,

On behalf of the Foster Grandparent Program (FGP) and Retired and Senior Volunteer Program (RSVP) of Economic Opportunity for Savannah-Chatham County Area, Inc., (EOA), we are excited to hear about the proposed merger of SunTrust and BB&T to combine into a merger of equals to become America's premier financial institution.

For over 15 years SunTrust has provided support and financial assistance to Economic Opportunity for Savannah-Chatham County Area, Inc. (EOA). EOA is a private non-profit agency created by joint resolution of the City of Savannah, Chatham County Commission and the Board of Public Education in 1964.

EOA was incorporated on January 6, 1965. The Community Action Program (CAP) provides a variety of programs and services to assist low to moderate income residents of Savannah and Chatham County. EOA programs include: Head Start/Early Head Start, Foster Grandparent, Retired and Senior Volunteer Program, Energy Assistance, Homeless Services, Housing Services, Crisis Intervention, Employment, Job Development and Training, Computer Learning Lab, and many more.

Every other year, the Foster Grandparent Program and Retired and Senior Volunteer Program perform a community assessment to ascertain if the program is fulfilling its mission of providing volunteer service in our community. The Foster Grandparent Program has a mission of placing low-wealth seniors to provide one-on-one support to children with special, exceptional or literacy needs. Stephanie Johnson, Community Development Manager, has been instrumental in visiting the placements of the volunteers and observing the impact they are making in the Savannah community. She also has been instrumental in suggesting ways the program can be improved to have a greater impact in our local community. In addition to this, Ms. Johnson has met with members of the

Foster Grandparent Program to ascertain their satisfaction with the program and to discover their personal needs to improve their lifestyles. Ms. Johnson has educated members of our Foster Grandparent on financial literacy during monthly in-service training recognizing that Foster Grandparents are low-income seniors whose income is 200% of poverty.

A yearly donation from SunTrust has assisted with program operations and has been used to leverage federal dollars. Our programs depend on community funds to match federal dollars. SunTrust staff has been instrumental in providing us strategies for leveraging funding to support our services and has provided resources for local funding and navigating websites to secure grants. Equally important as the funds they have provide our agency, is the knowledge we have gained from their staff members showing us how to measure our results and outcomes. They have also provided useful information to ensure our program aligns with our community's needs and trends. We feel confident that a combined company will yield a greater impact and commitment in our local communities.

We truly value our partnership and the role EOA has played in SunTrust's successful history, and look forward to working with you in the future. Please feel free to reach out to me if you have questions or if I can provide addition information in support of this merger. I can be reached at 912-234-7842

Sincerely,

Debbie W. Walker
Foster Grandparent Program Project Director
Retired and Senior Volunteer Project Director
Of
Economic Opportunity for Savannah-Chatham County Area, Inc.