



April 23, 2019

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

Re: SunTrust and BB&T Merger

To whom it may concern:

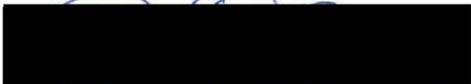
The North Florida Council Boy Scouts of America, a 13,000-youth member organization and 5,000 adult volunteer member group who serves 17 counties throughout northeast Florida, writes to make you aware of the philanthropy and community investment made by both SunTrust and BB&T Banks in our area.

Our organization has benefited greatly from both SunTrust and BB&T with their contribution of employee time, talent and treasure. Both institutions engage in community life and help not only the business community but also the philanthropic and non-profit community in this area. Our organization has benefited personally by involvement by SunTrust employees on our board of directors and fund-raising events. We have found both institutions to be community minded and very caring about the quality of life to which they do business with.

It would appear to me that there are like minded cultures that exist within both organizations that care deeply about the quality of life for the communities they serve.

I have nothing but good thoughts and words to say about both institutions and wish all parties involved well as they contemplate future organizational.

Sincerely,



Jack L. Sears, Jr.
Scout Executive/CEO





April 23, 2019

FDIC
Atlanta Regional Office
10 Tenth Street Northwest, Suite 800
Atlanta, Georgia 30309-3849

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Sincerely,



Jack L. Sears, Jr.
Scout Executive/CEO

