



April 23, 2019

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

Dear Banking Officials,

RE: SunTrust and BB&T Merger

The Knoxville Area Urban League writes to demonstrate our support for the merger of SunTrust and BB&T Banking Institutions. Within the greater Knoxville area, we have worked with BB&T for over 12 years.

The Knoxville Area Urban League (KAUL) aligns well with the proposes of BB&T to help help clients achieve economic success and financial security.

BB&T has financially supported KAUL efforts in the following areas:

- financial education
- homebuyer education

The most impactful partnership between the Urban League and BB&T has been their support of our housing counselors to receive continuing education and certification through NeighborWorks Organization. This valued support has enabled our organization to provide needed services to low-to-moderate income citizens in the greater Knoxville community.

The Urban League supports the merger of these financial institutions as they both serve on community boards with great vigor providing time, talent and personal contributions to many non-profits. Our community can only be strengthened by combining these two institutions.


Phyllis Y. Nichols
President & Chief Executive Officer
Knoxville Area Urban League