



April 24, 2019

To whom it may concern:

I am writing this letter in support of the merger between BB&T and Sun Trust and believe that the combined entity will be great for the community and its associates. I had a successful SBA lending experience with BB&T when I purchased a child development center last year. Rob Betler was great to work with and made me feel comfortable through the whole process. I initially met with other banks and lenders, but once I met with Rob, I knew BB&T was the right choice for me and my business. He offered such a personalized approach to banking and the strong sense of customer service won me over. We strive to provide great customer service here at our school and loved the like-minded approach with BB&T. Rob told me “with BB&T you get the whole team” and that is what I wanted in a bank. I wanted a partnership that provided the support and experience I needed as a new business owner. With every question they provided an answer and with every hurdle, they had a solution. We have had great success with BB&T Merchant Services, Cash Manager Online, and I love the ease of the online banking platform. In just a few months of operating we’ve been able to offer our staff new BB&T banking accounts, Direct Deposit, and other supplemental insurance plans that we were never able to offer before. Our staff are happy and are providing great services to our children and their families.

With the merger I hope that they will be able to reach more clients and to continue to provide new opportunities for small businesses like mine, all while still offering the amazing customer service which is what separates them from other banks.

Sincerely,

Allison Frye, Owner
Concord Children’s Academy