



770 Pennsylvania Dr
Suite 120
Exton, PA 19341

April 25th, 2019

Federal Reserve Bank of Richmond
PO Box 27622
Richmond, VA 23261

RE: BB&T / SunTrust Bank Merger

NextGen Security has enjoyed a successful partnership with BB&T Bank since our inception in 2012. We have a tremendous relationship with our account management team led by Dan Monteforte and Mike Rainone, both of whom make it their business to know our business and our business needs.

In seven short years, NextGen Security has experienced rapid growth as an organization and we have been in a position to do so with confidence, knowing that we have BB&T capital and credit facilities available to us to finance large projects and expand our regional footprint.

Having experienced BB&T's prior acquisition of Susquehanna Bank, I have every expectation that a merger with SunTrust would go as smoothly. I support the merger and believe that the consolidated entity would benefit our business as well as commercial clients from SunTrust.



Dwight Smith
Sr VP, Finance & Administration
NextGen Security, LLC