



April 25, 2019

FDIC Atlanta Regional Office  
10 10<sup>th</sup> Street, NW, Suite 800  
Atlanta, Georgia 30309-3849

Dear Sir or Madam:

I am writing to convey my strongest possible support for the proposed merger between SunTrust Bank and BB&T Bank. I have had the privilege of knowing both institutions well, and I believe the merger will enhance not only the financial strength and stability of critical regional institutions, but also their ability to continue to engage with and support communities throughout their service area.

I have been a SunTrust customer since it was created as the result of the merger between Trust Company of Georgia and Sun Bank in Florida. I was a Trust Company customer for decades before that merger. I always have appreciated the customer focus that marked the organizational culture of both Trust Company and SunTrust. In my current role as President & CEO of the Gwinnett Chamber of Commerce, I have seen firsthand the commitment that SunTrust conveys both to its customers and to the communities it serves. Gwinnett County, Georgia is the most diverse county in the southeastern United States, and SunTrust consistently has demonstrated that it serves the interests of the entire community. The merger with BB&T will ensure that the legacy of customer service and community engagement is not only preserved but enhanced.

As the president of the Gwinnett Chamber of Commerce, I also have had the privilege of working with the dedicated professionals at BB&T on issues of economic and community development. In addition to being a critical partner in a number of important economic development projects throughout our community, BB&T also supports a number of non-profit organizations and other activities devoted to ensuring that no element of our population is left behind as our community continues to grow. Additionally, BB&T has supported several Chamber initiatives aimed at sustaining and growing the target industries that comprise an essential part of our economic development strategy.

The merger of SunTrust and BB&T will, in my judgment, enhance economic and community development throughout the new bank's service area. Each bank has a proud history of community engagement. The new bank will not only sustain but grow that tradition of service.

Warmest regards,



Dr. Daniel M. Kaufman  
President & CEO