

From: [HWY 278](#)
To: comments.applications@rich.frb.org; [BankMergerApplication](#)
Subject: [EXTERNAL MESSAGE]Branch Banking & Trust Company and Suntrust Bank Merger
Date: Thursday, April 25, 2019 12:17:34 PM

*Kathryn G. Morgan
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Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261

April 25, 2019

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

Re: Merger between Branch Banking & Trust Company and SunTrust Bank
Sent via email to comments.applications@rich.frb.org and BankMergerApplication@fdic.gov

To whom it may concern,

As a former banking employee, I survived multiple mergers beginning with Decatur Federal to First Union Bank to Wachovia Bank retiring from Wells Fargo when elected as Chairman of the Newton County Board of Commissioners in 2008. I am currently a consultant to the Hwy 278 Community Improvement District (CID) and The Covington/Newton Chamber of Commerce- Office of Economic Development. My history gives me a unique prospective regarding the anticipated merger.

In my role with the Hwy 278 CID, I have come to know Ken Gaylord. Since before the Hwy 278 CID was formed, Ken Gaylord, BB&T Senior VP-South Atlanta Market President, has served on the Highway 278 Owners Association to help establish the community improvement district to improve the Hwy 278 Corridor within our community. He was elected by the property owners to serve as a board member to represent the owners once the Hwy 278 CID was established. As representative of BB&T, he has connected the CID to the appropriate individuals to provide the services needed by the CID. An example of this would be connecting us to Dean Hayes to quote and provide our insurance coverage, a relationship we continue to use today.

In my job as administrator, I have had the opportunity to discuss business relationships with the tenants and property owners within the CID and take pride when BB&T is the chosen banking relationship for their individual business. BB&T is a respected financial institution in our community.

It is my belief that these two financial institutions would complement each other with this merger. They have similar philosophies and goals and the combined entity will add value for the community. Therefore I support this merger.

Sincerely,

Kathryn G. Morgan

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Administrator Hwy 278 CID