

From: [Neuman, Michael](#)
To: [BankMergerApplication](#)
Subject: [EXTERNAL MESSAGE]Proposed BB&T / SunTrust merger
Date: Thursday, April 25, 2019 12:38:58 PM

FDIC Atlanta Regional Office
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[Atlanta, GA 30309-3849](#)

This email is being provided in support of the proposed merger between BB&T and SunTrust Banks.

Kennedy Krieger Institute is an internationally recognized non-profit organization located in Baltimore, Maryland and is dedicated to improving the lives of children with pediatric developmental disabilities and disorder of the brain, spinal cord and musculoskeletal systems through patient care, special education, research and professional training. As a growing pediatric healthcare provided in the mid-Atlantic region over the past decade, Kennedy Krieger has needed to grow its facilities to support the demand for our services. This growth led to facility expansion in 2006-08 through the construction of a 120,000 square foot \$50 million outpatient center. BB&T was a strong supporter of the project by partnering with us in the financing of the transaction through a \$30 million tax-exempt bank loan. They were able to quickly understand our unique business and risks, but most importantly understood the impact the project would have on our future. This started our banking relationship with BB&T which has continued and grown today through additional borrowing, treasury services and by becoming a trusted business advisor to us.

BB&T also has supported the mission of Kennedy Krieger through philanthropy. They have given generously to our capital campaigns and became the title sponsor of our annual special event. The support has been meaningful and has leveraged larger giving in the community. They truly have supported the Baltimore non-profit community and are viewed as a strong community citizen.

Again, we generally support the proposed merger between BB&T and SunTrust. We believe the combined entity will be good for the community and Kennedy Krieger. Additionally, we understand that it will be good for the banking associates here in Baltimore who live in and contributed to our community.

Respectfully submitted,

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