

April 25, 2019



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

Distinguished financial service leaders,

I write today in strong support for the merger between BB&T Bank and SunTrust Bank as part of your company's plan to streamline business operations to best serve the customers of both establishments.

For more than three years, BB&T Asian American associates network have played a pivotal role in assisting our organization the Virginia Asian Chamber of Commerce in facilitating countless of entrepreneurship development activities by offering our members excellent financial education, options, and resources, demonstrating unparalleled commitment to serving small businesses and community needs throughout three major regions of Virginia, where we have satellite offices and activities.

In our years associating with BB&T, we have concluded that BB&T has demonstrated itself to be genuinely committed to our diverse community needs by offering your bank volunteers' times, knowledge, connections, and resources to aid our agency in our efforts to empower small Asian American and Pacific Islanders businesses (Many are U.S newcomers) in gaining the critical financial education and resources they need in order to move their business to the next level.

We strongly support the proposed merger. Should the merger be approved, we are confident that the organization will continue to play this vital role in an even greater capacity for the benefit of small business owners and consumers at large.

Lastly, thank you for your leadership in ensuring that our Commonwealth's financial systems retain its critical role in increasing the economic competitiveness in the world market.

Sincerely,

Tinh D. Phan
Founder and Chairman of the Boards
Virginia Asian Chamber of Commerce
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