

April 25, 2019

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Shannon A. Slater
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**also admitted in the District of Columbia*

Dear Sir or Madame:

I am writing to you in support of the pending merger between BB&T Bank and SunTrust Bank. As a long-time customer of BB&T, I am personally and professionally looking forward to the benefits of this combined company.

Our law firm, which focuses on medical malpractice, has over the past fifteen years represented clients in numerous states in the Southeast and Midwest, and along the eastern seaboard. BB&T has been our bank throughout and has worked with us to help meet our company's needs and to best serve our clients. BB&T provides us with every aspect of our banking, including credit card and line of credit services. We utilize online banking frequently, and the combined bank will enhance BB&T's already excellent online presence.

Personally, I have banked with BB&T, or a predecessor bank, for my entire adult life. I have developed a friendship with our relationship manager, Jeremy Ben-Zev, and look forward to cultivating the same with our new manager.

As an informed consumer in the banking and financial worlds, as well as a BB&T stockholder, I am excited by the opportunities that a combined BB&T and SunTrust will provide. Both have outstanding reputations. Both appear to be relatively risk averse and prudent decision makers. Not only will the geographic reach of the company be improved, but the joined resources will likely permit even more stability going forward and a greater breadth of products. The executive transition plan is also well thought out and in the best interests of consumers and stockholders alike.

In sum, I believe business and individual customers, the communities served by both banks, and investors, will all be even better served by a combined BB&T and SunTrust.

Thank you.

Sincerely,



Randal D. Getz, M.D., J.D.

RDG/jmb