



April 25, 2019

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

Dear Sirs,

As President of the Covington/ Newton County Chamber of Commerce I would like to offer my support for the merger between BB&T and SunTrust Bank. The local team, led by Ken Gaylord, has been a tremendous supporter of this community and our organization. Ken has served this community in many ways including service to the CID and the Chamber. He is currently a member of the Board of Directors for Covington's CID.

BB&T has been a long-time supporter of the Covington/ Newton County Chamber of Commerce and we have so much confidence in them they hold 5 of our business banking accounts. As you are probably aware as a Chamber we have endless possibilities on who we could do our banking business with but we choose to bank with BB&T.

Please accept this letter as my full support of the merger that is being requested. I am also available if you need any further information or have any questions.

Sincerely,



Ralph Staffins
President