

From: [Sam Hay](#)
To: [BankMergerApplication](#)
Subject: [EXTERNAL MESSAGE]Merger of BB&T and SunTrust
Date: Thursday, April 25, 2019 3:51:57 PM

Federal Deposit Insurance Corporation
Atlanta Regional Office
10 Tenth Street, Northwest
Suite 800
Atlanta, Georgia 30309-3849

Via electronic mail

To Whom It May Concern:

It is an honor to express my support for the merger of BB&T Corporation and SunTrust Banks, Inc. As a former banker, longtime BB&T client and active participant in the metropolitan Atlanta community, I have a unique perspective on this combination.

As a banker, I have competed with both institutions and hold them in highest regard for rational decision-making, conservative stewardship and always doing the right thing for all constituents.

As a longtime BB&T client, our real estate investment business has benefited greatly from their market leading service and advice. Though I have known many BB&T associates, our current contact and South Atlanta market president, Ken Gaylord, is the total package - his advice, responsiveness, affability and community leadership are second to none.

I realize that your perspective must focus heavily on community impact and safety and soundness. No two institutions in the history of banking in our region compare to BB&T and SunTrust in terms of their prudence, conservatism and community support. This combination will be unsurpassed in its positive impact on product offering, service quality, community investment and employee opportunity.

Please accept my highest recommendation of the merger of BB&T and SunTrust. Please contact me if I may be of further assistance.

Best regards,

Samuel B. Hay III
Partner
Fowler Properties