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**Via Email: comments.applications@rich.frb.org
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Atlanta, Georgia 30309-3849

To Whom It may Concern:

I am happy to submit this letter in support of the merger of BB&T and SunTrust Bank. Both of these financial institutions are stalwarts in the banking industry and to my knowledge have always been active supporters in the respected communities in which they serve. I am personally familiar with both of these institutions. I bank with BB&T and currently serve on the local advisory board here in Macon. I can attest to BB&T's commitment to the community and to its customers.

I am also a customer of SunTrust Bank. It has for the past two years serviced my home mortgage loan. Again, I have been extremely satisfied with the service provided.

It is my opinion that the merger of these two institutions will result in an even stronger ability to serve local communities not only from a banking standpoint but also in providing much needed support for community, volunteer and non-profit activities. I am therefore very pleased to provide personal support for the BB&T-SunTrust merger and would be glad to provide any additional information as deemed necessary.

Virgil L. Adams

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