

4-25-2019

*Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261*

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

To whom it may concern,

My name is Bryan Dobson, and I serve as the CEO of Quality Equipment, LLC, a 27 location John Deere Dealership in North Carolina and Southeast Virginia. We sell and service John Deere equipment and other complimentary products to homeowners, property owners, agricultural producers, and commercial contractors.

We have utilized BB&T to service our treasury/retail needs for our branches since 2007 and operating/inventory floor plan needs since 2012. BB&T has earned and maintained our business with an intentional approach focusing on truly understanding our needs and pressures through a personal relationship and ongoing dialogue. They also have always coupled this with competitive products that meet our needs and requirements, and they have worked to make doing business as easy as possible.

We believe the personal approach will remain at the forefront with the BB&T/SunTrust merger. In our examination of both companies, this seems to be a core value that both banks believe in today and will continue in the newly merged company.

In addition to the meaningful personal relationship continuing, we also believe the merger will allow the newly formed company to offer additional services and business insights utilizing the new scale and different, but complementary, strengths that both companies will bring to the new entity. We believe this will allow the new company to continue to offer us competitively priced products as they do today but across a broader range of services and products. The scale should allow them to offer more specialized and focused support in these areas as well.

We are comfortable there will be little negative effect in terms of local bank presence or elimination of local jobs. While we understand there will be some reorganization required, we believe they will stay invested in our communities and remain an integral part of the local economy.

In closing, Quality Equipment, LLC supports the BB&T and SunTrust merger, and we believe the combined companies will form a new entity that will continue to do great things for our community, our local economy, and our business.

Sincerely,

Bryan Dobson, CEO
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