



6802 PARAGON PLACE, SUITE 300
RICHMOND, VIRGINIA 23230-1655
(804) 262-3600
www.parkerpollard.com

DIRECT DIAL: (804) 261-7300
DIRECT FAX: (804) 627-0430

H. R. POLLARD, IV
E-MAIL: HPOLLARD@parkerpollard.com

April 26, 2019

By U. S. Mail and Email

Federal Reserve Bank of Richmond
P O Box 27622
Richmond, VA 23261
Comments.applications@rich.frb.org

FDIC Atlanta Regional Office
10 10th Street, NW
Suite 800
Atlanta, GA 30309 –3849
BankMergerApplication@fdic.gov

RE: Proposed Merger of BB&T Bank and SunTrust Bank

To Whom It May Concern:

This letter is written in support of the merger of BB&T and SunTrust Banks. My law firm and I personally have had long-standing banking relationships with each institution, including periodically representing each bank as a client in various matters unrelated to the proposed merger. I have a great respect for the quality of the management of each. I believe it is important for Virginia to be served by a bank of significant size which primarily serves the South Eastern region of the United States. This will allow those businesses located in Richmond, Virginia and other localities to have access to the full array of financial services from a bank having a particularly significant emphasis on the southeast.

I hope you find this letter sufficiently supportive of the merger and I will be happy to provide additional written support should you feel it appropriate to aid in the accomplishment of the approval of the proposed merger.

Sincerely,

A large black rectangular redaction box covering the signature of H. R. Pollard, IV.

H. R. Pollard, IV, Chairman