

# Carlie C's IGA

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April 26, 2019

To Whom It May Concern:

I am writing this letter on behalf of Carlie C's IGA, an independent grocery store chain with 25 locations in North Carolina. We are a current customer of BB&T, utilizing them for our lending needs, as well as approximately 15 depository accounts. We also outsource our vendor payment processing through their Commerce Gateway product. We are extremely pleased with the services we receive from BB&T.

Having gone through other banking mergers in the past, I fully support the BB&T / Suntrust merger. It will only enhance the offerings that we currently receive and will extend the BB&T footprint into areas that we could eventually expand into. I see this as a positive development in our banking experience.

If you have any further questions for me, please contact me at 910-892-4124.

Sincerely,



Jay McLamb  
CFO