



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,

On behalf of the Baptist Health Foundation of Greater Louisville and our Board of Directors, I am writing this letter in support of the merger of BB&T and SunTrust. It is our understanding and belief that the merger of these two superior banking institutions will be of great benefit to the Commonwealth and we endorse the merger.

As the largest not-for-profit health system in Kentucky, Baptist Health has made a commitment to the communities we serve to provide care and service that go beyond the expected. Founded in 1924, Baptist Health has been bringing advanced medical technology and many of the region's most prominent physicians and medical professionals to the communities throughout Kentucky for nearly a century.

BB&T has grown to be one of our most valued partners. As our most significant investor in the development of a new Heart Failure Clinic with a recent grant of \$600,000, we will be able to expand services to this growing population and increase the number of sites at which we can offer services. Heart failure is expected to grow by 46%. By 2030, an estimated eight million Americans will have the diagnosis of heart failure. BB&T recognized the need in an unhealthy state like ours and took a lead role in making sure this clinic was established.

BB&T's commitment to providing resources for non-profits demonstrates their commitment to the communities in which they live, work and call home. Working to improve our communities is demonstrated time and again through their gifts of time, talent and resources. And, we are proud that they have become such a valued partner to Baptist Health. Together, we will advance the health of our community. And, we believe this merger will advance our community.

Thanks


Mary Michael Corbett
Executive Director