



April 29, 2019

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

RE: BB&T Comment Letter

To Whom It May Concern,

I have enjoyed a commercial banking relationship with One Valley Bank, later BB&T, since 1982. A banking "partnership" which started small has grown into one of their largest "CRE" banking relationships.

For me and for the many, many communities which have benefited from BB&T's commitment to their customers and those communities, it has been an incredibly positive and frankly, wonderful life's journey.

A positive journey for all concerned which would not have been possible without BB&T's dedication to us, the customer, and to those communities.

I appreciate the opportunity to write in support of the proposed BB&T merger and would welcome any and all questions regarding same.

Sincerely,

A solid black rectangular box used to redact the signature of Charles H. Wendell.

Charles H. Wendell