

From: [Joseph Rapp](#)
To: [BankMergerApplication](#); comments.applications@rich.frb.org
Subject: [EXTERNAL MESSAGE]BB&T / SunTrust Merger
Date: Monday, April 29, 2019 10:14:42 AM

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

Dear Sir or Madame,

Amcor, Inc. is a midsize manufacture of plastic products. Most of our manufacturing takes place in Georgia, but we sell our products internationally. Approximately 20 years ago, SunTrust won Amcor's business (credit line and building notes/mortgages) by providing fee-less banking services at a low interest rate. Approximately five years ago, BB&T won our business by assisting us with our insurance needs and providing an even lower interest rate.

Amcor has been extremely happy with the services provided by BB&T as well as the professionalism of their loan officers. BB&T has been a true partner in facilitating Amcor's growth through credit availability. They have continued to finance all of our new buildings and have increase our working capital line as needed.

I support the merger between the two companies, and believe it will only benefit Amcor. I am not concerned about the loss of a competitor (SunTrust), in that three new banks (Regions, JP Morgan, Bank of America) have visited Amcor since the merger announcement.

Best regards,

Joseph P. Rapp
President & CEO
Amcor, Inc.
192 Quality Drive
Thomson, GA 30824 USA
Tel: +1-706-597-8400
Fax: +1-706-597-8455
Cell: +1-404-307-6930
jrapp@amcorplastics.com