



BEAUFORT-JASPER-HAMPTON
COMPREHENSIVE HEALTH SERVICES, INC.

April 29, 2019

Federal Reserve Bank of Richmond
P.O Box 27622
Richmond, VA 23261

RE: BB&T and SunTrust Merger

Dear Sir/Madame:

I am writing this letter of support regarding the upcoming merger of BB&T and SunTrust. As the Chief Executive Officer of Beaufort Jasper Hampton Comprehensive Health Services, Inc. (BJHCHS) for the past thirty-nine (39) years, I can attest to the support BB&T has given us over the past 5-6 years since we have had a banking relationship. This is BJHCHS, Inc.'s forty-ninth (49) in providing services to more than 17,000 patients in the three (3) counties that we serve.

As a Federally Qualified Health Center (FQHC) we offer the following services to our patients both on an outpatient & inpatient basis:

- Medical/Dental Services
- Behavioral Health Services
- Women, Infant & Children (WIC) Services
- Nutrition/Diabetes Education Services
- Pharmacy Services
- Ryan White Medical & Support Services
- Radiology Services
- Migrant/Seasonal Agricultural Worker Health Services
- Satellite Campus to A.T Still Medical University
- Outreach & Insurance Enrollment Services
- School Based Health Services (SBHC)

Over the forty-nine (49) years of delivery service to our patients, I can attest to the business and the economic impact \$21,000,000 annually, of having BB&T as our bank.


On a more personal note, I am a 1969 graduate of North Carolina Agricultural & Technical State University (NCA & T). I am very proud of the fact that BB&T is a sponsor and acquired the 15-year naming rights to A & T Stadium 27,769 seating capacity in Greensboro, North Carolina in June 2018.

A&T is the largest historically black college and university (HBCU) in the country. I return every year for the past twenty (20) consecutive homecomings.

This event is affectionately called the, GHOE, which means the "Greatest Homecoming on Earth" nationally.

We wholeheartedly endorse this merger which I feel will enhance the growth of our community and services to our patients, as well as other historically black colleges & universities (HBCU) as a model for other banks and financial institutions to follow.

With kind regards


Roland J. Gardner
Chief Executive Officer
BJHCHS, Inc.

cc: Lonnie McIntee, Chief Financial Officer, BJHCHS, Inc.