

SAVANNAH AREA CHAMBER of COMMERCE

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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 Received 2019 APR 26 AN 9: 37 Adda DRM/DCP Adda Defended Office

Dear Friends:

I am writing in support of the SunTrust – BB&T merger. I have been active in my role for the last 20 years. During that time, I have had many opportunities to work closely with both banks and their leadership and staffs on many community initiatives, all with great success due to the banks outstanding support.

Multiple City Presidents of both banks have been on our Savannah Area Chamber of Commerce Board and members of our CEO Council, Visit Savannah, Leadership Savannah, and the Greater Savannah Sports Council. Both institutions are regular sponsors of many initiatives, such as small business awards and networking events, infrastructure analysis projects, and many workforce initiatives.

In addition to the banks top leadership being personally engaged, they have encouraged staff at many levels to be active in the community, through the United Way, Habitat for Humanity, the YMCA, Healthy Savannah; just to name a few.

We are certain such commitments to the community will continue and we understand and support the proposed merger. Should further information be valuable, please feel free to contact me.

Sincerely yours,

William W. Hubbard President and CEO

Cc: David Camden, SunTrust Savannah William Lynch, BB&T Savannah

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