

From: [Charles W. McDaniel](#)
To: [BankMergerApplication](#)
Subject: [EXTERNAL MESSAGE]BB&T and SunTrust Merger
Date: Monday, April 29, 2019 5:55:16 PM

To Whom it May Concern:

My name is Charles W. McDaniel and I am the President and CEO of Hilldrup. Hilldrup is a fourth generation family-owned moving and storage company that has been an industry leader since 1903 and is a partner-agent of United Van Lines and Mayflower Transit. Hilldrup, my family and I have been banking with BB&T for over 44 years through mergers and acquisitions. I continue to serve BB&T in the local community as an advocate and as a local advisory board member to the Greater Fredericksburg, Virginia offices.

In 2018, BB&T Market President, Jarrott Patteson, and his Fredericksburg Team helped us to structure and finance a deal on the purchase of an additional United Van Lines affiliate company. This acquisition allowed us to add another fully operational office and warehouse facility northeast of the D.C. beltway which expanded Hilldrup's footprint and the ability to efficiently reach our customers with time and cost-savings in mind. The increased warehouse space is particularly helpful to our clients in the D.C. market, particularly the government and government contractors. Today, our total credit relationship is over \$24MM with BB&T and growing.

In today's business and corporate climate, technology and the way we do business is changing faster than ever before. Businesses, whether they are banks or moving and storage companies like Hilldrup, will only continue to exist if they embrace change and continue to improve the customer experience. We have to prepare for tomorrow's customer today.

I support the BB&T/SunTrust merger and believe the combined entity will be beneficial for the community and all associates. Hilldrup is also proud to have BB&T as a client and relocate their outstanding talent across the country. We have enjoyed seeing their growth and commitment to their customers and neighborhoods. Both BB&T and SunTrust have very similar corporate cultures and certainly align to become a more efficient business for both existing and future clients.

Sincerely,
Charles W. McDaniel

Charles McDaniel
President and Chief Executive Officer

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