James L. Laurita Jr.

Morgantown, WV 26508

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

RE: BB&T Bank / SunTrust Merger

I would like to submit my comments as to the BB&T Bank and SunTrust Bank merger. I fully support the merger of these two companies.

BB&T bank, and its predecessors have been an integral part of my families many businesses for several decades. The relationship though supportive financing has created thousands of jobs and greatly benefitted the state of West Virginia.

BB&T Bank also is an active partner in the community through its support of many community charities. The management culture at all levels at BB&T are an asset to our community.

I fully support BB&T management with this merger plan.

Sincerely, James L. Laurita Jr.