



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

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

April 30, 2019

To Whom It May Concern:

Bradley Health Services is proud to support the merger of BB&T and SunTrust. The combined entity will be good for my business. As a small business owner in Nashville since 1983, I strongly believe the merger will be good for the city and my business.

Bradley Health Services provides pharmacy services and medical equipment to patients throughout middle Tennessee. Having a financial partner like BB&T over the past 6 months has helped my business refinance a loan allowing me the capital to increase cash flow, lower my costs for credit card processing, and facilitated relationships with potential CPA's to help grow in the future. My relationship manager, Michael Bishop, has worked closely with me throughout these processes. I was very satisfied with his customer service and promptness.

The merger will be good for my industry and for the broader Nashville community.

Respectfully,

Phillip Bradley President, Bradley Health Services

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