

Christ's Home

Caring. Compassion. Community.

www.christshome.org

April 29, 2019

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

Dear Sir or Madam:

I am writing to advocate for the proposed merger of BB&T and SunTrust Bank. As way of background, I am the Chief Financial Officer for a Not for Profit Human Services Organization, located in Warminster, PA, that provides services to senior adults and disadvantaged children.


Christ's Home has had a long tenured relationship with BB&T. The current BB&T team has been assigned to our account for three years and has provided depth of knowledge, experience and responsiveness. In addition to our many daily banking needs, BB&T has provided long term financing for our capital projects, including a recent \$3 million construction loan for the Christ's Home Community Center. This Center is critical to our daily programs by providing recreational facilities for children and senior residents and a resource place for staff meetings and the greater Bucks and Montgomery County regions. Daily operational needs that BB&T has provided include Treasury Services, Merchant Services and Insurance Services. On this last point, Christ's Home, as all social services organizations, is facing a crisis in obtaining insurance, especially liability lines, to continue our operations. BB&T through their connections, diligence and knowledge in this field, has been successful in assessing our needs and obtaining the needed coverages so that we can continue our much-needed operations.

I also want to speak to BB&T's community involvement. They truly invest in their "neighbors" and have provided us with support through their foundation, in the way of donated time and money. This is so appreciated and greatly assists in meeting our funding goals as we fulfill our mission.

On the horizon, we have future expansion needs at our Retirement Community, and BB&T is providing resource as we approach this project, offering expertise and valued advice.

I have no hesitation, and strongly recommend the merger of BB&T and SunTrust Bank. I am certain it will only enhance operations and the support provided to their customers. I know they will continue to be a true partner to Christ's Home and its mission of serving senior adults and disadvantaged children in an atmosphere grace with love, dignity, compassion and respect.

Thank you for giving me this opportunity to address you on this proposed merger.


Dolores Bartolanzo, CPA
Chief Financial Officer

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