

April 30, 2019

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

To Whom It May Concern:

Our company has been in business since 1879 and for over one hundred of those years we have banked with SunTrust or their predecessors in this market, National Commerce Financial (NCF) and the National Bank of Commerce.

When local companies are acquired by regional or national companies there can be a fear of dramatic changes with your banking relationship and changes that the financial institution had on the local community.

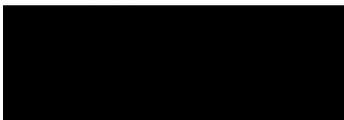
I have seen first-hand through the SunTrust merger with NCF only changes for the better for our community. From the lending side of this community we finally had a truly international bank that could meet the demands of a region whose livelihood is focused on international shipping and distribution.

Memphis is currently seeing more investments in new projects than we may have ever seen. The redevelopment of downtown began with a commitment from SunTrust to bring housing to the area. Recently, because of the commitment of SunTrust to Memphis, the redevelopment of the Crosstown Development was completed bringing together in one massive building; housing, a public school, Rhodes College and The Church Health Center, that has revitalized midtown Memphis.

In addition to these projects, SunTrust continues to support many non-profits in the areas of schools, healthcare, museums and the youth of Memphis.

Without a bank the size of SunTrust we would not have a bank locally that would fund both the City of Memphis projects as well as large public company projects. SunTrust has remained a Memphis community-focused bank and I believe we will see the same from the proposed BBT/SunTrust Merger.

Sincerely,



Neely Mallory III
President