



April 30, 2019

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

SunTrust's Merger with BB&T

To Whom it May Concern:


Phoebe Putney Health System (PPHS) is a 4 hospital integrated healthcare system with a footprint throughout Southwest Georgia serving both rural and urban areas in a 20+ county area. PPHS has 4,500 employees and has been a rural safety-net healthcare provider for over 100 years to hundreds of thousands of rural Georgians.

SunTrust bank has been a multiple decade partner of Phoebe in our efforts to provide healthcare services to those in need. SunTrust has been instrumental in our efforts to grow world class healthcare in rural Georgia. SunTrust should be commended for the support they have provided to the general economic health of Albany, Dougherty County Georgia and surrounding communities. Albany, Ga. Being the economic capital of Southwest Georgia, SunTrust has been a leader in support of the improvement of the local economy and efforts to improve the economic status of the community at large surrounding Albany, Ga.

It is our view that without the economic support that SunTrust provides to smaller rural communities which are numerous in Southwest, Georgia the overall economy in the area would not be as robust as it is today. SunTrust has been a constant force supporting local, rural issues and advocating for strong economic growth in the communities they serve. Whether that has been providing banking services or, providing direct contributions to local causes that support access to high quality care. SunTrust has always been the local bank you can count on.

We provide this recommendation of SunTrust Bank to you based on years of working with the bank, its leaders and employees....to us at Phoebe it is not just what they say at SunTrust but their actions speak louder than their words in supporting local, rural communities in Southwest, Georgia and the businesses that are operating in those communities.

We thank you for your time in considering our recommendation of SunTrust Bank, the banks strong leadership team and employees.


Brian Church
Chief Financial Officer
Phoebe Putney Health System
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