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To Whom It May Concern:

In 2007 I installed the first North American manufacturing facility for our Brazilian parent company. During late 2005 and throughout 2006, I led the site selection for our upcoming plant, and we ended up choosing Lincolnton, North Carolina.

As we were putting the financing package together for our 40,000 SF (expandable to 100,000 SF) auto-parts manufacturing facility, I connected with BB&T for the very first time. After all our offices were in the Ann Arbor, Michigan area and outside of BB&T's footprint at that time (and today).

Well, BB&T could not have proved to be more customer-oriented! Our parent company in Brazil was a very important client of Banco Real while our US operation was banking with LaSalle Bank. During our initial contact, BB&T brought to our attention that both banks were part of ABN-AMRO and that would allow for an L/C to be issued by the Brazilian bank at very little cost to our parent company and then have it "faced" by the US bank!

I was truly impressed that BB&T through one of its leaders, Gina C. Cocklereece, did not look at how it (BB&T) could benefit from the transaction. But, instead, she looked at how to assure a doable-transaction could be achieved for this new potential client. Needless to say, there and then, I decided that ALL our banking needs would be done through BB&T. This eventually led to a total investment on the order of \$20 million and 170-plus new jobs for the region.


After leaving this Brazilian employer in 2011, I started my own consulting business – No Borders Consulting Group – focused in bringing (primarily) Brazilian companies to the US. Obviously, BB&T remained my bank of choice.

Here are a couple of reasons I am confident in recommending BB&T to my clients once they "land" in the US:

- BB&T understands that there is no historical data for these clients.
 - Therefore, asking them for their last three (3) years of financials is unrealistic.
 - BB&T recognizes that their parent company historical performance is much more relevant.
- More importantly, trying to use a "standard" form to determine how to help these new arrivals finance their buildings, hire new employees, etc. will not work. After all, most of the "boxes-to-be-checked" do not fit the reality of these customers.
 - The best approach is to bring a "clean-piece-of-paper" and understand the needs of these new clients and BB&T is willing to do just that.

For these reasons, I wholly support the merger between BB&T and SunTrust. I believe that the combined entity will not only benefit its associates but, just as important, it will benefit the communities it will serve.

Sincerely Yours,


Reinaldo Panico Peres
President & CEO