

3 April 2019

Federal Reserve Bank of Richmond  
PO Box 27622  
Richmond, VA 23261

**RE: SunTrust Merger**

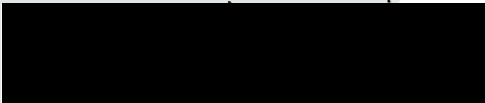
To Whom It May Concern:

I am pleased to provide this letter for support for the great partnership we have in the Ocala (FL) Metro with SunTrust. The Chamber & Economic Partnership (CEP) is the economic development leader for this area and SunTrust has been actively engaged with us for more than 30 years. SunTrust is a Champion partner with the CEP and have been a key community partner as we have sought to build and diversify the local economy.

As a career chamber and economic development professional with 25 years of experience, I have worked with dozens of banks across the Southeast. However, I can state without reservation that SunTrust has been among the most engaged in working to understand the uniqueness of our community. They understand the market, the opportunities, and how to serve both. The first question is always, "How can we assist."

If nothing else is a testament to their commitment, I believe our continuing relationship with them speaks volumes. Banks come and go but they had stayed the course. SunTrust has a reputation which speaks of excellence. I am pleased to offer this letter of support and look forward to an even greater community partnership once they merge with BB&T.

Sincerely,



Kevin Sheilley  
President/CEO