

Federal Reserve Bank of Richmond P.O. Box 27622 Richmond, VA 23261

May 1, 2019

Re: BB&T merger with SunTrust Bank

Dear Federal Reserve Board:

I Charles W, Taylor, CPA have banked with BB&T for more than 15 years & value their service as a "local bank". Our accounting firm and many of our clients have also utilized their excellent banking services.

Their approach in our community, is very unique, in that their service is personal while maintaining the proper banking relationship to their customers that fosters accountability and sound financial decisions.

I have also been serving on their advisory board for several years & have learned of our market share, management style and the success of BB&T in our area.

I'm in a unique position to see their impact in our community, both from a business perspective and from a community perspective. Having served on the local United Way Board for many years, I have first hand experience in observing their involvement in the community, supporting many not-for-profits, civic organizations and Community events.

I support the merger between Branch Bank & Trust and SunTrust Bank. I see this merger as making our community stronger giving the merged Bank the ability to have a greater, more positive impact on the growth of our community & the presence of a great corporate citizen.

Charles W. Taylor, CPA Taylor & Parsley, CPAs, PLLC

