From: Mark Wilkin

To: <u>BankMergerApplication</u>; <u>comments.applications@rich.frb.org</u>

Cc: Mark Wilkin

Subject: [EXTERNAL MESSAGE] BBT / SunTrust Merger Date: Wednesday, May 01, 2019 2:51:12 PM

To Whom it May Concern:

Andesa Services is the leading provider of integrated, cloud-based solutions for life insurance and annuity carriers and providers.

BB&T provides the necessary working capital to assist with day-to-day operations as well as financing for shareholder buy-outs that have resulted in an economic lift for our employees and community. Andesa has grown its employee count over 50% in the past ten years, and BB&T has played a role in this growth.

I support the merger and believe the combined entity will be good for the community and our employees.

Thanks,

Mark Wilkin, CPA

CFO & Business Development Executive

Direct: 610.841.5574 | mark.wilkin@andesaservices.com

Andesa Services

Allentown, PA | Office: 610.821.8980