

April 30, 2019

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

Dear Sir or Madam:

I would like to express my full agreement and support for the merger of SunTrust Bank and BB&T. My family and I have been long time stock holders and customers of both banks. They are both well run financial institutions and supportive of the needs of their customers, stockholders, employees and community.

Our farm is especially appreciative of SunTrust's support of the agriculture community. Not every financial institution strives to understand the needs and concerns of farming and agribusiness.

SunTrust Bank, Middle Georgia has also been a true advocate and supporter of various non-profit organizations and schools. Their employees are counted on as great volunteers, fundraisers and team leaders as well as readers for the Macon-Bibb school system literacy program.

We would like to encourage the support of this merger and feel this union will only enhance the banking opportunities for the citizens in Middle Georgia, the state of Georgia and beyond.

Sincerely

Robert L. Dickey, III / Fourth generation peach grower Dickey Farms, Inc.