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

Re: Merger of Branch Banking and Trust Company and SunTrust Bank

To whom it may concern:

I am writing this letter to express my support of the merger of Branch Banking and Trust Company, hereinafter referred to as "BB&T", and SunTrust Bank, hereinafter referred to as "SunTrust". I believe that this merger will bring two solid banking organizations together and allow them to complement each other in a dynamic way that will greatly benefit both the individuals in our community as well as our corporate community.

I am the principal of this law firm and have been in practice since 2002. My practice is concentrated in the areas of residential and commercial real estate, corporate work including mergers and acquisitions, non-profits and estate planning and administration. In addition to my law practice, I am a real estate investor as well as a principal of a private equity group.

I am also heavily involved with the non-profit community serving or having served Habitat for Humanity, Hospice of Davidson County, Thomasville Medical Center Foundation, Davidson County Community College Foundation and Thomasville Chamber of Commerce. For the past decade, our firm has orchestrated Meals on Wheels of Thomasville. This program feeds approximately 85 members of our community every weekday.

Additionally, and most importantly, I am deeply involved in our religious community. I am still a very active member of my childhood community church. Our church is well connected with the community through its various community outreach programs.

I offer this introduction to help you understand that I am involved and connected with all segments of our community and that I feel that I can opine as to the impact of this merger across our community.

As an attorney, I have the opportunity to work with almost all banks and financial institutions in one form or another, either personally, through my estate work, non-profit work, or through lending for clients or me personally. My relationship with BB&T extends to my law school days when I opened an individual deposit account. Since beginning practice, my relationship has


grown exponentially. George Miller has been my relationship manager since he arrived in Thomasville. George is a stellar example of BB&T's community banking model in action. Amanda Laws now handles the majority of my personal lending transactions. Amanda is extremely knowledgeable regarding all services that BB&T offers and exceeds expectations on a daily basis. There is not a question that I have posed to which she has not provided a solution.

George invited me to become a member of BB&T's local advisory board. This is an offer that has been extended to me by other institutions in the past. I have always respectfully declined. However, I graciously accepted George's invitation as BB&T is a community bank and I am proud to be a part of that. Having worked with George and his team, BB&T has been a blessing to me personally and more importantly to our community. BB&T, while profitable, is motivated to give back to the community. It is invested in the growth and well being of the local communities, recognizing that true, sustainable economic growth begins locally.

Though I believe BB&T is a pillar of strength in the banking world, there are always improvements to be made. The merger with SunTrust will provide those improvements. SunTrust is lacking the community banking model and will benefit beyond measure from the ability to utilize BB&T's proven method of relationship banking. However, SunTrust excels at its corporate banking structure and abilities. It has a strong treasury services department with a technical platform that exceeds the performance of BB&T's current platform. I believe that adopting the accelerated technology that SunTrust has created will benefit BB&T's small business and commercial clients in phenomenal way. Additionally, SunTrust offers commercial solutions that may not be readily available in our community.

I feel strongly that this merger is a positive move. It will give each entity the "best of each other". But more importantly, it will expand the options and services available to the citizens of our community. We as a community are not losing anything but we are gaining great opportunity. If you would like to discuss this matter further, please do not hesitate to contact me.

Very truly yours,



Misti Boles Whitman
Attorney at Law

cc: FDIC Atlanta Regional Office
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