

May 1, 2019

FDIC Atlanta regional Office  
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The purpose of this letter is to give our comment of support to the upcoming merger between BB&T and Sun Trust. We were excited to hear the news of the merger.

We have been a customer of BB&T since early in 2018. Fairview Community Health Center provides health care to underserved populations in Butler, Edmonson, and Warren Counties, in Kentucky. We have provided medical services to the underserved populations as a 330-funded agency since 2001. With 18 years of service to our target population, FCHC is known throughout the community as the high quality source of safety net care.

The target population for FCHC includes those living at or below 200% of the Federal Poverty Level (FPL), as well as the uninsured and underinsured. Recent census data indicate that 40.2% of the service area population is living at or below 200% of the FPL.

The target population has many documented health disparities, including: low preventive screening rates (Pap testing, mammography, prostate cancer and colorectal cancer screening); high low birth weight and teen birth rates; high rates of chronic disease (asthma, diabetes, cardiovascular disease and COPD); high rates of lung cancer; high rates of STDs; and high rates of mental health/substance abuse issues. The target population also has higher rates of smoking, obesity, and lack of physical activity than the general population. FCHC's service delivery plan includes addressing the most pressing health care needs of the target population.

As demand for our services continue to grow, we realized that our existing facilities would no longer be adequate, or provide room for growth.

BB&T was the first financial institution to respond to our need. From our first meeting, it was clear that we had found the right bank to partner with. BB&T assisted us by providing the necessary construction financing for our capital project, that has resulted in an economic lift for our community. Our \$10.2 Million Dollar project is near completion, and we are all excited to move into our new building later this month! We look forward to expanding and serving even more of the underserved population in South Central Kentucky.

We support the merger and believe that the combined entity will be good for our community!



John Lillybridge  
Finance Director, CFO