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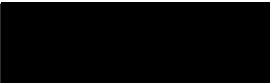
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On behalf of the Board of Directors and members of the Guilford Merchants Association (GMA) and FirstPoint, Inc., I am pleased to submit this letter of support for the merger between BB&T and SunTrust. We believe the combined entity will have a positive synergistic impact on our business community.

GMA represents about 1,000-member companies and their employees while FirstPoint employs about 250 employees. We are a unique organization in that we are comprised of a not-for-profit entity (GMA) and a for-profit entity (FirstPoint, Inc.). The business relationship between GMA/FirstPoint and BB&T is long standing. Over the years, BB&T Executives have graciously volunteered their time to serve on our Board of Directors and the organization consistently provides significant financial support within our community.

Both BB&T and SunTrust have been an integral part of our community for many years. We fully support the merger and believe the combined entity will be positive for the region.

Sincerely,


Mark Prince
President & CEO

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