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April 25, 2019

FDIC
10 10th Street, NW, Suite 800
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Reference: Merger Feedback

To whom it may concern,

I am writing today to provide feedback on the merger between Sun Trust Bank and BB&T.

Our firm has been a customer of BB&T since 2015 when they merged with Susquehanna Bank.

Our account manager, Nicholas Scardino has remained the same for more than 15 years. We value our business relationships and recognize when we are valued. BB&T and our manager have worked very closely with our company to make sure our business and personal financial needs are taken care of.

We have a line of credit established with BB&T and are proud of the fact that we have not had a need for it for more than 20 years. Regardless, BB&T continues to stand behind us should the need arise. Our company has not had any issues or bad experiences with BB&T. The employees, tellers, phone support personnel have been excellent to work with.

Our company is a small to mid-sized, family owned, electrical contracting business located in southern New Jersey. We employ on average about 60 workers per year. Maintaining a successful business in today's climate is not easy. There are plenty of things to worry about on any given day. Our banking needs is not one of them. We have always felt like we were in capable hands with Nicholas Scardino and his staff at BB&T.

We fully support the merger and see this as good for our business. We are confident that the merger will provide more value and resources for our company. The combination of two strong banks will mean more value for us the customer.

I hope you will take this feedback into consideration. If you have any questions, please do not hesitate to contact me.

[Redacted signature area]

Diana C. Grouser, Corporate Secretary