



QUALITY *Life* SERVICES™

FDIC Atlanta Regional Office
10 10th Street NW
Suite 800
Atlanta, GA 30309-3849

May 1, 2019

RE: SunTrust – BB&T Merger


To Whom It May Concern,

I would like to express the support of Quality Life Services for the merger of SunTrust and BB&T. Quality Life Services is a family owned and operated provider of post-acute care in western Pennsylvania. This care includes; skilled nursing, personal care, independent living, home health, hospice, pharmacy and nurse practitioner services to over 1,300 individuals and employs approximately 1,500 in our 46th year of existence.

In 2018 we completed a corporate refinancing of existing debt. Additionally, this structure included: construction financing for projects to update and expand existing facilities, the acquisition of the home health/hospice company, provide an operating line of credit and mechanism for future growth. SunTrust is a 50% participant in this financing and BB&T was a finalist in our RFP evaluation.

We feel that given the commitment by both entities to post-acute care, the merger will provide even greater efficiencies and services for the future care of those in need of our services. Thank you for the opportunity to comment in support of the merger.

Sincerely,



Steven D. Tack
President/CEO