



May 2, 2019

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

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

Re: Merger between BB&T and SunTrust

Dear Sir or Madam,

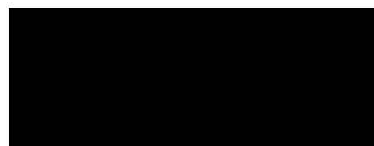
I am writing you in support of the contemplated merger of BB&T and SunTrust. I believe the combination of these two entities will be good for our Firms's business interests and the community as a whole.

By way of background, I am the CEO of Arnett Carbis Toothman, llp, a CPA and consulting practice located based in Charleston, West Virginia. We have 250+ team members with 8 locations in 3 states. We are among the country's largest 120 CPA firms.

Our tenure with BB&T has been in excess of 45 years. My own personal experience with BB&T has been over 41 years. During that time, BB&T has worked with us relative to (term and line-of-credit) loans and deposits. BB&T has worked with us to acquire our main office building, provided financing for business acquisitions and equipment financing. We have both provided and received business referral opportunities with BB&T. We have consistently worked with talented individuals. Our relationship feels like a "partnership."

While there is a comfort for the routine and status quo, today's business needs and the world in which we operate are in constant change. Our firm has been through two significant mergers in direct response to a changing environment. I believe the same can be said relative to the proposed merger between BB&T and SunTrust. I believe the merger will provide more technological tools and broaden service offerings. Further, I would anticipate the combined institutions to better meet our geographic needs. I see the merger as merely adding to capabilities to meet our growing service needs.

If you have any questions, please don't hesitate to contact me.



Steven S. Robey, CPA, CGMA
Chief Executive Officer

cc. Christy Elliott