



May 3, 2019

Federal Deposit Insurance Corporation (FDIC)
Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849

RE: SunTrust Bank Merger

To Whom It May Concern:

Please accept this letter of support for the merger of SunTrust and BB&T. SunTrust's history in Chattanooga and Chattanooga's growth have traveled parallel lines for more than a century.

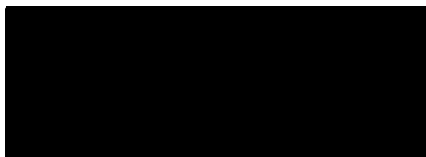
SunTrust Bank continues to align with the values of the Chattanooga Area Chamber of Commerce by:

- Participating over many decades in our board of directors
- Engaging with our community partners including United way and the Urban league in helping chart our Chattanooga 20-year vision through the Velocity2040 planning effort
- Supporting financial literacy programs throughout the community

We truly appreciate and value the legacy of service lead by the SunTrust team here in Chattanooga. We look forward to the opportunity this merger represents for our city's growth in economic development and support to the prosperity of small businesses.

We are confident this partnership of equals will have a positive impact to our community for years to come.

Sincerely,



Christy Gillenwater, President and CEO
Chattanooga Area Chamber of Commerce