



May 3, 2019

Federal Deposit Insurance Corporation  
Atlanta Regional Office  
10 10<sup>th</sup> Street NW, Suite 800  
Atlanta, GA 30309

To Whom It May Concern:

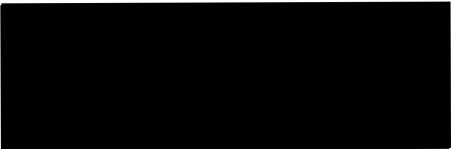
I am writing on behalf of City First Bank in support of SunTrust Bank and its proposed merger with BB&T. City First opened its doors in 1998, five years after community members met in a church basement to spark our founding to fight for economic justice. For 25 years, City First's mission has been to support and strengthen underserved communities in Washington, DC, the surrounding suburbs and neighboring states. City First intentionally invests in projects that will improve the economic vitality of neighborhoods while focusing on inclusive development that elevates the quality of life for all residents and we are committed to the communities we serve.

SunTrust Bank was a founding contributor to City First and because of investors like SunTrust, City First's record of success is clear. We have deployed over \$1.2 billion dollars into the community towards affordable housing, community facilities, non-profits and small businesses with over 80% of our loans serving low-to-moderate income borrowers and communities.

We are proud and grateful to have had SunTrust as our partner in the service we provide and the impact to our communities.

We expect that with SunTrust's merger with BB&T, the new entity will have even greater resources to support mission lenders and their efforts to make financial services broadly accessible and to impact our communities to an ever greater degree.

We look forward to working with the newly merged entity of SunTrust and BB&T, to continue our partnership to further our mission and to provide service, and help fulfill positive change in our underserved communities.



Carl L. Hairston  
Executive Vice President  
& Chief Lending Officer

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