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FDIC Atlanta Regional Office  
10 10<sup>th</sup> Street, NW, Suite 800  
Atlanta, GA 30309-3849

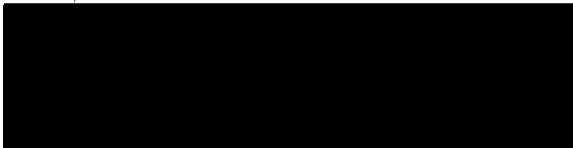
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I have owned and operated a business, Zooms Inc., in the Hampton Roads area since 1981. I started with very little and over the years built up a multi- unit chain with sales in excess of \$100 million dollars. The business was convenience stores with gas and was very capital intensive. As I owned all of the properties, my need for financing was intense.

After many years, I outgrew our local community banks. It was at that time that BB&T came along, first as a partner with another regional bank and then later as my sole lender.

After I sold my business in 2009, and then the real estate, a few years later, BB&T was once again there to advise me, first through their Wealth division and then through Scott and Stringfellow and Sterling Capital, on how to invest the proceeds to provide for my family.

I have been very pleased with my association with The Bank. I currently serve on its regional board of advisers. I have found them to be fair and supportive in all our dealings. I am extremely happy that they have merged with SunTrust and feel like the new entity will be very good for the Hampton Roads Community.



David Hoge Allen

