

4/26/2019

Federal Deposit Insurance Corporation

Dear Sirs:

My partners and I have been working with BB&T Bank in Key West, Florida since 2013. We have used the bank for financing and operations accounts for our lumberyard and hotel businesses, and have found the relationship to be very productive.

BB&T manages to bring a small-town attitude of personal service to an industry that has changed markedly over the years. Consolidation by the major banks too often sees service fall by the wayside. BB&T in Key West can be proud of the efforts its staff makes to ensure that does not happen here.

BB&T has provided us with both long and short-term financing at very competitive rates for both our businesses. We also look to them for operational checking accounts, and merchant services, and find the bank to be efficient and reliable. Though I am not one to judge a bank merger, I trust BB&T to make wise decisions that will benefit us and the community.

Thank you,



Erik deBoer

Managing Partner:
Marquesa Hotel
Manley deBoer Lumber Company