



April 25, 2019

To Whom it May Concern:

We are writing to express our Company's overwhelming satisfaction with BB&T and to show our support for the pending merger between BB&T and SunTrust.

We have two companies operating in the Middle and Lower Florida Keys; one is a General Contractor and the other is a Concrete Ready-Mix Supplier. We have worked with BB&T since the inception of our business and the bank has been an irreplaceable asset to our company. We have relied on the business services team at our local BB&T branch for assistance in all aspects of our company: lending, deposits, credit cards, direct deposit transfers, ACH and wire transactions, insurance, financial review, forecasting, and management guidance and training.

Over the years, BB&T has financed a significant amount of the construction equipment in our fleet. They have offered flexible lending terms and worked with our management to select the best financing options for our business. We have also secured a line of credit with BB&T for both of our companies; these lines of credit are essential for providing the short-term capital necessary for starting new construction contracts and expanding our fleet. They have always exceeded expectations making the lending transactions as straightforward as possible. They go out of their way to personally deliver the documents to our office for review and execution which is an essential time saver.

Our companies have tripled in size in the past five years and our Relationship Managers, Dale Bittner, President, and Jay Hall, Vice President, have been with us every step of the way ensuring we have the resources necessary to concentrate on our business. They continuously offer their guidance and support and they have invested a significant amount of time learning our business and our management team in order to anticipate our current and future needs and optimize our banking experience. They are available anytime we need them for any request, nothing is too big or too small.

The relationship between our company and BB&T has made a positive economic impact in our community. The financial services and lending have allowed our company to expand; creating new jobs and building local housing and infrastructure throughout our community giving residents the ability to afford to live and enjoy life here in the Keys.

We are excited about the pending merger between BB&T and SunTrust and the resources it will provide to our company. We support the merger and believe it will have a positive impact on all people and business throughout our community.

Sincerely,

A black rectangular box redacting the signature of Ashley Peattie.

Ashley Peattie, Chief Financial Officer

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