

May 8, 2019

Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261

FDIC Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849

To Whom It May Concern:

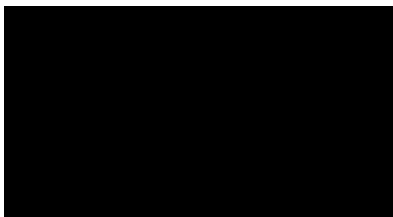
FKQ is a full-service 58-year old advertising and marketing company servicing regional and global brands. FKQ has had a banking relationship with BB&T for more than fifteen years and for the majority of those years, we have been very fortunate to have the same relationship manager, Marcus Greene. As its Market President, Marcus is able to provide timely decisions, assistance and access to he and his team at all times of the day and days of the week.

This type of open access to the local decision makers is beneficial to the operation of our business and our ability to perform for our Clients. It has an overall positive impact and allows us an advantage over our competitors.

FKQ is very familiar with Sun Trust as it was our banking partner previous to BB&T. We feel that the synergy of the combined entity will be good for the community, its associates and customers.

As such, FKQ supports the merger of BB&T and Sun Trust.

Regards,



Karen L. Gorenflo
Executive Vice President