



May 6, 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

Luke & Associates, Inc. (Luke) provides direct medical care professionals to military healthcare facilities. We service over 60 DoD medical healthcare facilities in 4 countries including the United States, Puerto Rico and Guam. Luke's growth soared over a 5 year period from having no equity and no capital investments to over \$125M per year in revenues. Mr. Barry Forbes, BB&T, Senior Vice President, was instrumental in understanding our unique business model. BB&T is a large bank that operates using a community based model. Their community based approach and dedicated relationship manager, Mr. Forbes and his team, developed a credit facility to support our small and large scale financial needs.

In 2010, Luke was named the #1 fastest growing company in the nation supporting government services and 3rd overall in the nation by INC. magazine. Luke made the list again in 2011. BB&T provided competitive rates and helped lower the company's operating cost. Luke was able to pass the saving to the government and provide better care and on-time medical support and staffing to our military. The company's ability to hire and retain approximately 2,000 full time professionals had a positive economic impact to our nation. More importantly, it fulfilled our mission to support our troops and their families.

I am in full support of the BB&T and SunTrust merger. Both financial institutions have strengths and weakness. The merger complements both institutions and will create a better product and more offerings to clients.

Should you have any questions, please feel free to contact me.

Richard Hall

Owner/CFO