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STOWERS MACHINERY CORPORATION

May 3, 2019

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

Ref: BB&T/SunTrust Merger

Stowers Machinery Corporation is the Caterpillar Dealer for east Tennessee. We have had a close banking relationship with BB&T since early 2010, and they have been instrumental in our successful growth coming out of the 2008 recession. Our business is very capital-intensive, with significant investments in rental fleet, new machine inventory, parts inventory, trucks and tooling. BB&T has played a critically important role in our company's growing our revenue over 75% since 2010. Additionally, BB&T financed a major addition and extensive renovation to our headquarters facility.

We have an exceptional relationship with BB&T at every level within the organization. BB&T's merger with SunTrust will add even greater value to what this outstanding organization does to help drive the economy in east Tennessee.

Sincerely,



President and CEO

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