



**Ron Sowell, FACHE**  
EXECUTIVE VICE PRESIDENT  
CHIEF FINANCIAL OFFICER

April 30, 2019

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

FDIC Atlanta Regional Office  
10 10<sup>th</sup> Street, NW, Suite 800  
Atlanta, GA 30309-3849

Received  
2019 MAY -7 AM 11:09  
FEDERAL RESERVE BANK OF RICHMOND  
P.O. BOX 27622  
RICHMOND, VA 23261

Dear Sirs:

I recently read with great interest the announcement by BB&T and SunTrust indicating their intent to merge. As a long-term corporate business client of BB&T, I am writing to you in support of this merger and encourage your prompt approval of their desire to merge operations thus creating a stronger supporting enterprise for our not-for-profit healthcare system headquartered in South Central Kentucky.

For many decades, Commonwealth Health Corporation d/b/a Med Center Health has relied on the services and strength of BB&T for numerous general banking and corporate support services. In addition to serving as our depository bank, BB&T has provided trust, investment, and insurance products for our six-hospital system headquartered in Bowling Green, Ky. BB&T is the financial institution chosen by a majority of our 3800 employees for their payroll direct deposit, a clear indication of the outstanding services provided by BB&T. BB&T has also assisted the corporation in long term financing arrangements, including tax exempt bond financing, for major construction projects.

We envision the merger of BB&T with SunTrust as a positive for our organization. We believe that the combined strength of these two premier financial organizations will create synergies that will produce enhanced services and products at more competitive pricing. Both organizations have a proven track record in supporting healthcare in the regions they serve and we anticipate that this merger will only advance their commitment to servicing the healthcare industry at a time cost reduction is a major initiative for the healthcare sector.

If I can provide any additional information regarding our relationship with BB&T and our support for the merger with SunTrust, please do not hesitate to contact me directly at 270-745-1510.

  
Ronald G. Sowell  
Executive Vice President & CFO

*Our mission is to care for people and improve the quality of life in the communities we serve.*

800 Park Street • Bowling Green, KY 42101 • 270.745.1510 • MedCenterHealth.org