May 13, 2019

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

To whom it may concern:

Received

Hospice of the Bluegrass, Inc. d/b/a Bluegrass Care Navigators is a large, not for profit, regional hospice, with additional diversified services including adult day health care, home primary care, palliative care, case management, private duty nursing, personal care and counseling to assist chronically ill and frail individuals with living safely in the community. Since 2009, Hospice of the Bluegrass, Inc. d/b/a Bluegrass Care Navigators has had a relationship with BB&T. Our relationship has included holding the organization's general accounts, financing a bond issue for administrative and inpatient buildings (Hazard, KY), assistance with implementing a swap during the early years of the bond issue and most recently financing a construction loan for our new corporate headquarters (Lexington, KY). Laura Boison is currently our relationship manager.

For Bluegrass Care Navigators, BB&T has been a responsive business and philanthropic partner. Among other individuals, Laura Boison is always responsive and generous with her time. BB&T demonstrates their commitment to our success, not only through our banking relationship but through sponsorship of fundraising events and providing opportunities for leaders of Bluegrass Care Navigators to meet and become involved with other leaders and businesses in the community.

We have been pleased with our working relationship with BB&T and have no objection to the merger between BB&T and Suntrust.

Please contact me at 859.296.6810 if you would like to discuss this matter further.

Sincorály Liz-Fowler

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> Bluegrass Care Navigators Bluegrass Extra Care | Bluegrass Transitional Care | Bluegrass Palliative Care Bluegrass Hospice Care | Bluegrass Grief Care bgcarenav.org | 855.492.0812