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**From:** braindoctorjoe@att.net [REDACTED]  
**Sent:** Sunday, August 11, 2019 12:25 PM  
**To:** maxine.waters@mail.house.gov  
**Cc:** Jerome.Powell@FED.gov  
**Subject:** [EXTERNAL MESSAGE] BB&T Bank Merger.

**Dear Maxine Waters, (U.S. Representative):**

- 1. BB&T Bank + SunTrust Bank (are RIVAL)S) in the SAME markets.**
- 2. This proposed Bank MERGER, (would ELIMINATE) that; HEALTHY  
COMPETITION, (for their Bank CUSTOMERS) ! !**
- 3. Predictably, (the MERGED BANK Profits) would increase, (from);  
Higher Bank \$ Fees (for the CUSTOMERS),**

**Higher Bank % Interest RATE on LOANS (for the CUSTOMERS).**

- 4. PUBLIC POLICY requires (preserving HEALTHY COMPETITION).**
- 5. This proposed MERGER, (looks like) a classic case of; ANTITRUST, (for the U.S. Department of Justice + Federal Trade Commission).**

**Your Loyal Servant,**

**Mr. Hawkins**

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