

April 2, 2019

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

Dear Friends:

I am writing this letter in support of the BB&T – SunTrust merger. BB&T has been active in community and economic development throughout the State of WV for many years, and has delivered critical leadership in these efforts through their Senior Vice President/Community Development Specialist, Marlo Long, who has been with the bank over 16 years.

I have known of Ms. Long and her work on behalf of community development in conjunction with BB&T for the entire period of her association with the bank, as I have led this organization since 1999. For the entire time that I have known her, she has steadfastly served as a community leader on many nonprofit boards, committees and steering teams. BB&T has been highly responsive to community needs through her service. If there is a major community betterment project in our region, Marlo is there. She is incredibly knowledgeable in terms of matters pertaining to economic and community development in West Virginia and our region. She co-authored a white paper with me a decade ago as a project for A Vision Shared, a public-private partnership organization, in which we highlighted the important role of West Virginia's nonprofit sector and which later provided a critical impetus for the formation of the West Virginia Nonprofit Association.

I personally served with her for three full terms (nine years) on the West Virginia Neighborhood Investment Tax Credit Program Advisory Board. In this vital role, we were responsible for serving as the advisory body reviewing the assignments of tax credit associated with a program to aid low income individuals and distressed communities. Her community development and CRA activities have brought us into close association on many occasions as she provided meaningful grants for our organization and for some of its component fund projects. Even as recently as last month, I came into contact with her at a meeting of the statewide organization, the West Virginia Community Development Hub, an organization which promotes community and economic development across our state at a grassroots community level, and helps our citizens to build a better future for their hometowns. Marlo has been a part of this organization for many years and instrumental in providing leadership to guide its direction.

In summary, I am very pleased to provide personal support for the BB&T-SunTrust merger and would be glad to provide any further information that might be helpful.

Best regards.

Judy Sjostedt
Executive Director