

April 5, 2019

Mr. Michael J. Dean Regional Director FDIC Atlanta Regional Office 10 10th Street, NW, Suite 800 Atlanta GA 30309-3849

RE: Letter of Community Support- BB&T/SunTrust Merger

Dear Mr. Dean:

On behalf of Junior Achievement of Central Maryland, I share my enthusiasm and support of the BB&T- SunTrust merger. This is a union of two highly committed community-oriented institutions. By joining together, community investments will only increase to build stronger neighborhoods and more opportunities right here in Maryland.

We are fortunate to work closely with both SunTrust and BB&T associates as trusted community volunteers where they work side-by-side with us to help contribute to the economic development of at-risk communities like Baltimore. This merger will only expand resources to invest in programs like Junior Achievement and other crucial economic development initiatives such as, expanded investment in small business and community development projects.

We wholeheartedly support the merger of BB&T-SunTrust for the betterment of the communities in Maryland we serve.

Sincerely,

Jennifer Bodensiek President & CEO, Junior Achievement of Central Maryland, Inc. 10711 Red Run Blvd, Suite 110, Owings Mills, MD 21117 410-753-3287 jbodensiek@jamaryland.org