

April 8, 2019

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

To Whom It May Concern:

The East Tennessee Economic Development Agency is pleased to support the merger of SunTrust and BB&T to become America's premier financial institution.

SunTrust is an excellent corporate citizen and has an outstanding reputation in the community. SunTrust provides community and regional leadership in numerous organizations, including the East Tennessee Economic Development Agency.

ETEDA is the regional marketing agency for economic development in the fifteen county Knoxville-Oak Ridge region. For more than twenty years, SunTrust has been very supportive of the concept of marketing the region's business advantages. The Bank has a seat on the ETEDA Board and has consistently invested in the growth of the region through this agency.

Harry Gross, Knoxville president, SunTrust Bank, is currently the ETEDA chair-elect. In addition, SunTrust manages the ETEDA investment account

We fully support the intended merger.

Respectfully,

Allen Neel

cc: Harry Gross