

April 8, 2019

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

To the Board of Governors:

SunTrust Banks, Inc. regularly demonstrates their investment in the needs of the Hampton Roads community through their support of ForKids' mission of breaking the cycle of homelessness and poverty for families and children. Since 2014, the SunTrust Foundation has provided \$23,500 in grants to the ForKids Children's Education program as well as providing in-kind donations such as toys for our annual holiday drive. In addition, the SunTrust Foundation's partnership with the United Way reaches ForKids annually through local program grants.

As one of the largest year-round providers of homeless services for families in Virginia, ForKids is committed to providing housing solutions to assist the community's most vulnerable families. Our extended services, spanning over 3,000 square miles and 14 localities, touched the lives of 63,000 individuals last year.

The contributions of the SunTrust Foundation have helped ForKids provide afterschool education programs to over 411 students experiencing homelessness in South Hampton Roads last year. Through the *Beyond the Bell* program, elementary and middle school students participate in expanded learning opportunities and positive youth development outcomes in a safe space. With the support of SunTrust, tutoring and enrichment activities close academic gaps, while positive role models help students gain the confidence to succeed. Last year, 97% of students demonstrated improvement in math and/or reading and 95% were promoted to the next grade at the end of the school year. By supporting children's educational success in their younger years, SunTrust helps us reduce the trauma of homelessness now and decrease the likelihood of repeated experiences of homelessness in the future.

We rely on community partners like SunTrust, and we value their ongoing commitment to ForKids. We wish them well in their endeavors.

Sincerely,/

Thaler McCormick Chief Executive Officer

pc: FDIC, Atlanta Regional Office